

Bank cuts its ending rate a full point 12½ per cent

Bank of England yesterday paved the way for further cuts in the cost of overdrafts by its minimum ending rate by a full point to 12½ per cent. However, the likely to bring a drop in building society

Another drop likely in overdraft rate

Interest rates were, however, well received in the stock market. Prices of government securities jumped by as much as £2, while shares advanced on a broad front and the Financial Times 30 Share Index rose above 400 for the first time since last May.

Yesterday's rise in the share index, 12½ points to 403.2, means that the index has now rallied 52 per cent from last year's low of 265 at the end of October. The advance in gilt edged prices lifted the FT Government Securities Index to its highest since January 30 last year.

Yesterday's decision to cut MLR by a full 1 per cent was almost certainly made with considerable reluctance by the Bank of England. Government strategy envisaged only a slow reduction in interest rates in the early months of this year and the Bank has been keen to avoid a repetition of last year's events when interest rates fell too rapidly and had then to be lifted again for the Government to be able to raise sufficient money to meet its borrowing requirements.

But the attempt to hold up interest rates while simultaneously trying to hold down the exchange rate for export and reserve considerations—and also trying to meet the demands of monetary policy—has created intense strains.

Despite its moves to alleviate some of these strains by releasing more liquidity into the banking system, it appears that the Bank has also come round to the view over the last 10 days that the rate of decline in interest rates will now have to be faster than it would have wished.

The failure of the Bank yesterday to announce a new "tap" stock to take the steam out of the gilt market was generally taken as a further sign that the authorities see little point, at least for the moment, in trying to hold back a market which, at the recent level of yields, all too easily absorbs everything thrown at it.

Table, page 17

Prices expected to fall further behind prices

Westlake's living standards of living phase two policy when it expires in July.

The meeting, on Tuesday, represents the first round in a protracted process of bargaining which will determine whether Mr Hesley, the Chancellor, is able to make the tax reductions he is offering as an incentive for further pay restraint.

At the likelihood of a sharp fall in their members' living standards seems certain to stiffen the negotiating position of union leaders. According to some calculations, real average earnings (after allowing for inflation) may fall by between 6 and 7 per cent during the present pay policy, which limits wage increases to 4½ per cent.

Talks with industry. Industrial leaders, who said after publication of the report that they would not take part in any consultations, expressed the view that Mr Callaghan's choice of words, although strong, has probably left the door open sufficiently for at least exploratory talks with the Government (Our Business News Staff writes).

The CBI has already asked for a meeting with Mr Callaghan to clarify the Government's intentions. Particular note was taken of Mr Callaghan's remark that the Government would "begin" its consultations on the basis of the majority Bullock proposals. That it was suggested, left room for a widening of the talks.

Callaghan pledge of early action on Bullock

By George Clark Political Correspondent

In an attempt to ward off trade union criticism that the Government is waging a delaying operation on the Bullock report on industrial democracy, Mr Callaghan promised yesterday that the Government will introduce a Bill "by the summer".

He is still not saying that there is a possibility that legislation could be passed this session, but he wants to impress on the CBI and the TUC that the Government wants to get an agreed basis for legislation as soon as possible.

Speaking at Huddersfield, where he was on a tour of local factories (photograph, page 3), Mr Callaghan said: "Although there must be adequate time for consultation, we cannot allow this to drift on indefinitely."

"We shall introduce legislative proposals by the summer, so I ask that everyone concerned should begin to think seriously."

He continued: "First, we wish to see industrial democracy brought into companies at all levels: not only in the board room, but at all levels. Secondly, we intend to legislate on this matter. Thirdly, we cannot permit anyone to have a stranglehold or a veto on such legislation from being considered."

"We regard it as important for the health of British industry in the last part of the twentieth century. Fourth, we shall begin our consultations on the basis of the majority Bullock report and we shall give adequate time for discussions before legislating."

He said there seemed to be a wide gap between the TUC and the CBI. "For my part, if they care to talk with each other, as well as talking with the Government, so much the better." The legislation should provide flexibility, and there was no reason why a rigid pattern should be imposed upon a company.

Mr Callaghan said that these ideas were not new. They had been discussed in Britain for many years. "In some European countries, whose economic performance we are asked to admire, worker directors have been part of the industrial scene for many years," he said. Sir Geoffrey Howe, Q.C., Opposition spokesman on economic affairs, said at Cambridge last night that the Government's "decision to accept the preliminary conclusions of the Bullock majority report is a long and depressing shadow over the future of British industry."

Industrialists had many difficulties in the present intensely competitive world market and the last thing they were looking for was a huge legal upheaval. He said the greatest mistake committed by Bullock advocates was to believe that they were following a successful German example. The differences between the British and German experience were deep and decisive.

The German concept of co-determination had been developing over thirty years from a determination to rebuild a war-shattered country. The trade unions there accepted without question the insurance of profitability, he said.

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Impartiality of Bath council questioned in planning case

By Michael Horsnell

An important planning application which Avon County Council ruled contravenes the Bath Development Plan has been passed for a second time by the city's planning committee. It goes to the full Bath council on Tuesday for endorsement.

Inquiries by The Times disclose evidence of collusion between Bath Chamber of Commerce, council representatives, and the Horstmann Gear Company to promote the application which would convert residential land to industrial use.

Horstmann Gear, a large

influential employer in Bath, wants to demolish two stylish detached houses, one with a sitting tenant, which it owns on land allocated for residential purposes next to its Newbridge works in the city and build a factory, offices and car park.

In spite of objections from more than 600 residents, who pointed out that the company owns other under-used land nearby, Bath planning committee approved the plan last October. Its decision was endorsed by the full council.

But to the surprise of all interested parties in Bath, Avon, the senior authority rejected it on the ground that

it violated the city development plan. The joy of objectors was short-lived, however, because after consulting city representatives, Horstmann Gear resubmitted the plan.

Local residents are disturbed by events since October and question the ability of Bath council to judge the issue impartially.

On October 20, the night before the application appeared before Bath planning committee, the local chamber of commerce met in Bath. Mr Richard Epton, an executive committee member of the chamber and, by coincidence, the

solicitor instructed by the objectors to the scheme, left the meeting for another engagement before "any other business" came up. He was later dismayed to learn that the application came up for discussion in his absence.

The meeting was attended by Mr Roger Horstmann, a director of the company, who volunteered his interest in the matter when asked to do so by Mr A. M. C. Campbell, president of the chamber. In spite of protests from some members, Mr Horstmann was allowed to disclose plans of the application and elude the scheme.

After some discussion it was resolved that a letter of support for the application should be sent to the Guildhall from the chamber of commerce before the planning committee meeting next day. The meeting was also attended by Mr Reginald Snook, a local farmer whose brother, Councillor Eric Snook, is a prominent supporter of the proposal.

The next day, October 21, before the planning committee meeting, Mrs Eileen Walsingham, secretary of the chamber of commerce, received a note from Mr Reginald Snook, a copy of which is in the possession of The Times.

Continued on page 2, col 1



Sand from the Goodwins, surplus to a hovercraft harbour scheme, being spread at the western end of the shingle beach at Dover.

Third stage of state education is envisaged

By Tim Devlin Education Correspondent

The Government is considering promoting a new stage of education for pupils aged between 16 and 19, possibly through another education Act. That would encourage the development of a "tertiary sector" of sixth-form colleges closely linked with colleges of further education.

The Department of Education and Science is looking favourably at the ideas put forward by Lord Alexander of Potterhill, general secretary of the Association of Education Committees, for another stage of education after primary and secondary schools, which would reorganize further education into tertiary colleges. Lord Alexander has consistently called for a new education Act to provide such a framework.

Mr James Hamilton, the department's permanent secretary, told the annual meeting of the Society of Education Officers in London that he accepted Lord Alexander's view that the department's record in providing education for pupils aged 16 to 19 had been poor, and the matter deserved close attention.

Mr Hamilton said the falling birthrate meant that the 800,000 pupils aged 18 in Britain today would rise to 900,000 by the 1980s and would then drop by the early 1990s to 660,000.

He found it striking how thinly dispersed sixth forms were in schools and how small they were. About two-thirds of all secondary schools had fewer than a hundred students in their sixth forms. The average size was about 80 and the average size of an A level class was seven-and-a-half.

"Given the birthrate trends, the size of teaching groups is likely to decrease and the proportion of uneconomic groups will be correspondingly greater," he said.

"There were already in England and Wales more than 70 sixth-form colleges whose establishment had eliminated a good many of the difficulties arising from different courses and small teaching groups. Cooperation between those colleges and neighbouring colleges of further education could obviously provide further economies. There were 11 tertiary colleges using that kind of cooperation."

"It does seem to me that we could go a good deal further in moving towards the sixth-form college or the tertiary college," he said.

Mr Murray rebuked by left-winger

By Paul Routledge Labour Editor

Mr Len Murray's suggestion that the Government should put legislation on the statute book within 12 months to implement the Bullock report was rebuked by a left-wing member of the TUC General Council yesterday.

Mr Alan Sapper, general secretary of the Association of Cinematograph, Television and Allied Technicians, said in a telegram to the TUC's general secretary: "Astounded and alarmed at your reported statement in The Times re-Bullock."

Mr Sapper added that the general council had not taken a decision to support the Bullock proposals, which many members opposed both fundamentally and in detail. He called for urgent consideration of the general council's attitude "before further misinformation is given."

The move brings into the open the differences inside the general council. Moderates and left-wingers thought they had held off a precipitate decision on the proposal for worker-directors and now feel that Mr Murray acted prematurely.

Mr Sapper said last night: "I do not think there is a majority in the trade union movement to give credence to implementation of the Bullock recommendations."

When Mr Murray called for legislation he did say, "the assumption that the general council endorses the majority report" of the Bullock committee, but he left his press conference in no doubt that he expected the endorsement to be forthcoming.

The issue will not be debated by the general council until its meeting on February 23. Of the 38 members, there are thought to be about a dozen opponents of Bullock, including such prominent figures as Mr Joseph Gormley, Mr Lawrence, Mr John Hugh Scanlon, Mr Frank Chapple and Mr David Barnett.

Round-up of Spanish extremists ordered after day of bloodshed

From Harry Debelius Madrid, Jan 28

In a day of violence in which at least three policemen were killed in Madrid, the Spanish Government ordered the arrest of all suspected members of extremist organisations of both right and left, and Senor Adolfo Suarez, the Prime Minister, called an emergency Cabinet meeting.

Just before noon two young men wearing trenchcoats walked into a postal savings bank, near the Los Angeles section of southern Madrid. They are reported to have machine-gunned two members of the Civil Guard who were on duty there.

Shortly afterwards a Civil Guard patrol car, which was presumably investigating the incidents, was blown up, possibly by a grenade or a bazooka shell.

The Government at first announced that two members of the security police and three of the Civil Guard had been killed in the Madrid attacks. A later bulletin from the civil government's office gave a total of only three policemen killed. There was no clear explanation of the difference in the figures.

In northern Spain another member of the Civil Guard was found dead today in Pontevedra with a bullet through his head. The circumstances were not known. In Bilbao a car was blown up, but apparently no one was hurt.

Late this afternoon the Civil Guard surrounded a supposedly deserted farmhouse on the outskirts of Madrid. They lobbed smoke or tear gas grenades into the building and there was an exchange of fire.

No details were available, but the incident was thought to be related to the killings earlier in the day.

It is not yet known which extremist organisation or organisations were responsible for the day's bloodshed. The right-wing Apostolic Anti-communist Alliance issued a warning earlier in the week that "the night of long knives" was not far off, making that organisation open to suspicion.

Another theory had it that the killing of the policemen was the work of left-wing terrorists in revenge for the machine-gunning of five communist lawyers earlier in the week.

One organisation under suspicion is Grapo, the First of October Anti-fascist Resistance Group, which has kidnapped the president of the Council of State and the president of the Supreme Military Tribunal. The police tonight were trying to check the authenticity of an anonymous telephone call to Madrid newspaper claiming that Grapo was responsible. So far there is no real evidence to lend solid support to any of these theories.

The latest killings brought the number of persons who have perished in political violence in Madrid in the past five days to 16. It has been the most violent week in Spanish politics since the civil war of the 1930s.

Oslo expels Soviet officials

Oslø, Jan 28.—Norway today ordered the expulsion of six Russians after a secret meeting between an alleged spy in the Foreign Ministry and a Soviet Embassy official.

Ordered out were a third secretary at the Soviet Embassy, an embassy chauffeur, three officials of the Soviet trade mission in Oslo and a Tass correspondent.

The Attorney General said Miss Gunnvor Galtung Haavik, aged 65, a Foreign Ministry clerk, had been charged with spying for the Soviet Union

over a number of years. An official statement said she had "partially confessed". She was said to have been arrested yesterday while holding a secret meeting with Mr A. K. Pringsvalov, third secretary at the Soviet Embassy.

Miss Haavik, who had been at the Foreign Ministry for 30 years, and was stationed at the Norwegian Embassy in Moscow from 1947 to 1956, worked in the trade political department.

Tonight Miss Haavik was remained in custody for 12 weeks.—Reuter.



Who says money can't buy love?

£1 can still go a long way. When the collector calls, or when you kindly send us this coupon, please give generously to the Army's Annual Appeal. Dear Salvation Army, I want to help needy people in your care. Here is my gift £. Name. Address. Please make your cheques/P.O.s payable to The Salvation Army, and send to 101 Queen Victoria Street, London EC4P 4EP.

Is told not to keep piling up cash

good those with concern for service calling for more and say, Mr Ennals, Secretary of Social Services, said. The service was bankrupt, or on the verge of collapse, and said that five years expenditure on increased by a fifth in real

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Refusal to Rhodesia

has made it clear that he pressure on Mr Smith to side solutions to Rhodesia's or do anything "dishonouring" he assured the South "that he would co-operate the search for a solution" Page 4

Brien attacked

tion will be an issue in election due in the Irish this year. The opposition party attacked Dr O'Brien's Post and Telegraphs, for the republic's claim to over Ulster should be de- the Constitution Page 2

Goldsmith bid may sever London link

Sir James Goldsmith's French master company Générale Occidentale, is planning a £22m bid for the shares in Cavenham (the foods group) which it does not already own. The decision means that the group will live up its last quotation on the London stock market, which reflects Sir James's growing personal disillusion with the climate in which his companies have been operating in Britain Page 17

Musician's exile

Rudolf Barshai, a leading Russian conductor who founded the Moscow Chamber Orchestra, said in London that he left Russia because he could no longer stand the way the Soviet musical authorities treated artists. They had no say in where they went. Mr Barshai will settle in Israel Page 4

Giscard pledge

President Giscard d'Estaing, speaking at the inauguration of the Palais de l'Europe in Strasbourg, pledged himself and the French Government to the goal of a European confederation and an elected European Parliament Page 3

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Bishop's criticism of new Bible

The Bishop of Chichester said that a passage in the Good News Bible translation of the word sary in the original Greek presented a false view of St Paul's teachings about humanity. Dr Kemp has told the publishers he is not prepared to recommend the Bible for use in his diocese Page 14

Poison allegation

Terrorist plans were made to flood part of the London Underground and to poison lakes, the jury at the Balcombe Street siege trial were told. Prosecuting counsel said the plans were contained in a letter found at a London flat occupied by one of the four accused Page 2

Devolution change: The Government is expected next week to announce plans to reduce the representation of Scotland and Wales at Westminster in the event of assemblies being set up 2

Tory "extremism": Mr Crosland, Foreign Secretary, speaking at Grimsby, said the Conservative Party was increasingly influenced by right-wing extremism 2

India: Judge resigns in protest against Mrs Gandhi's appointment of a new Chief Justice 4

England in control

Superb fielding by England in the fourth Test match at Bangor prevented India from building on an early score of 100 for one. At the close of play India were 205 for six wickets Page 15

Leader page 13

Letters: On the proposals for worker directors, from Sir Christopher Meakin, and others; Canterbury and Rome, from the Bishop of Manchester, and others; and on reporting racial matters, from Ms Mary Stott, and others. Leading articles: Broadcasting Parliament: The law and occupation; South American refugees. Features, pages 5-12. George Hutchinson: says the Bullock report puts up a new barrier between the Tories and the unions; Doon Campbell recalls the shooting of Gandhi Arts, page 9. Records of the month reviewed by Joan Chiswell, Neil Martin, John Higgins, Paul Griffiths and William Mann. Obituary, page 14. Mr Colin Brogan. Sport, pages 15-16. Football: Norman Fox's FA Cup preview; Rugby Union: Peter West looks at the John Player Cup ties and club programme; Ice skating: John Hennessey on Robin Cousins's performance at Helsinki. Business News, pages 17-22. Stock markets: Earnings and gilts responded to the MLR cut and the FT index rose 12.5 to 403.2, the first time it has been over 400 for more than eight months. Personal Investment and Finance. Interviews: Margaret Stone interviews Mr Peter Shapman, new chairman of the Life Offices Association; Taxation: Vera Di Palma looks at the implications of emigration; Investor's Week: David Mort describes an eventful week in the markets

Denmark objects to fishing limits based on Rockall

By Our Diplomatic Correspondent

Denmark has lodged a formal protest against British plans to use the island of Rockall as a base point for drawing the British 200-mile fishing limit. The Danish Note, delivered this week, does not dispute Britain's sovereignty over Rockall (which was challenged some years ago) but argues that to take a remote and uninhabited island as a base point disregards the United Nations law of the sea conference.

The British view is that all kinds of islands are to be included, in determining fishing zones. Warning to East Europe, page 3

Unions talk on court judgment

The executives of the Union of Post Office Workers and the Post Office Engineering Union are to meet next week to decide whether to appeal against the Court of Appeal judgment in the South African postal boycott case (Our Labour Staff writes).

Mr Tom Jackson, general secretary of UPOW, has said that a decision to appeal to the House of Lords would depend on whether the union's right to strike had been "substantially affected".

Mr Callaghan on a visit yesterday to Moxon's, a cloth-making company in Huddersfield, with Mr Harry Parker, managing director.

That could have serious effects on use of the services by the travellers to walk or cycle, taking a taxi, with all that implied for local transportation strategy.

The report emphasizes the difficulties for authorities such as South Yorkshire County Council and the Greater London Council, which provide a big subsidy to bridge the gap between costs and revenue.

The report estimates that in general a 10 per cent rise in fares would lead to a per cent decrease in passenger numbers.

Passenger Transport: Effect of fares increases on passenger demand and network stability (Cipfa, 1986), by Kenneth Place, London W1E 6HS, £5.50.

the Council, the Law Society, the National Council for Civil Liberties, and Justice had been campaigning against", he said. "We argued that when a man is robbed, pensioned and self-esteem is destroyed, he had the right to a trial by jury."

He said it was not the intention to criticize the way magistrates did their job. It was only so felt that the clause was not a good idea, a method of reducing waiting time for cases in Crown courts.

Lord Elywyn-Jones, Lord Chancellor, told the House of Lords on Thursday that increases in crime levels would mean that cases for the courts at all levels were becoming heavier.

Nevertheless, he said, he had realized the strength of feeling in the House, as well as the weight of public opinion, and he would make all costs the right trial by jury for small thefts must be maintained.

By Patricia Tisdall

Further evidence of a steep drop in package holiday bookings is given in a survey by the British Market Research Bureau, which shows that 21 per cent in bookings up to the beginning of this month compared with last year.

Fewer than 2,900,000 Britons are expected to make an inclusive holiday abroad, compared with 3,500,000 last year.

Mr Harry Chandler, chairman of the tour operators' council of the Association of British Travel Agents, said he was "glad that some people might be waiting for discount price offers."

"They will be unlucky if they wait too long, because by the time the tour operators' companies will start to cut out some of the tours which are not being booked."

Thomson Holidays, Britain's biggest operators, said the introduction of a no-refund guarantee had caused bookings

Cosmos said its customers were looking for bargains much more this year.

"The village post office," went to Richard Green at £2,700, Mary Horaston's "Chateau" clock at £1,500, a gold watch at £2,000 (estimate £500-£800), F. M. Benner's "A discussion over the port" £2,400, George Wright's "Halt for refreshment" £2,300 and Edgar Allan Poe's "Duchess" and "A farmyard pond" £2,100. The sale made £200,750, with 9 per cent unsold.

Sotherby's sold clocks, watches and scientific instruments for a total of £140,940, with 2 per cent unsold. The most valuable timepiece was a 14.5cm. square watch measuring 14.5cm. suitable for travel and made in London in the mid-eighteenth century by Joseph Mearns, unsold, brought £16,000 (estimate £3,500-£4,500).

The inner silver case is very finely repoussé with a classical landscape scene and it has a silver champlevé dial with Turkish characters. The buyer was Mr. Stender, a dealer from Holland.

London Evening Standard to increase its price to 7p on Monday, because of the higher printing.

The Queen's story continues in *The Sunday Times* tomorrow with the second extract from Robert Lacey's book, *Majesty*. It tells how Princess Elizabeth fell in love with the Duke of Edinburgh and how that love survived the trials of wartime.

He replaces Lord Walston, former member of the delegation, who asked that his name should not be put forward for the new session beginning in March. The other two peers remain the same, all being elected unopposed—Lord Ardwick, Lord Castle, Lord Bruce, Lord Murray and Baroness Fisher of Rednal. Labour backbenchers held their first election for candidates to the European Parliament. Previously the delegation

the Princess and her family as a residence after her accession, the other for ceremonial occasions and to accommodate important guests.

OVERSEAS

Mr Vorster promises to continue search for peace but refuses to put pressure on the Rhodesians

From Nicholas Ashford
Cape Town, Jan 28

South Africa will not put pressure on Rhodesia to accept solutions to its constitutional crisis which are dictated from outside, Mr Vorster, the Prime Minister, stated in Parliament today. However, South Africa will continue to help to seek means of finding peaceful solutions to southern Africa's problems.

In a speech more notable for its omissions than its content, as far as Rhodesia was concerned, he avoided direct comment on the breakdown of the British peace initiative conducted by Mr Ivor Richard. Nevertheless, the tone of his remarks suggested that Mr Smith, the Rhodesian Prime Minister, should not be criticised out of hand for his refusal to accept the new proposals.

Significantly he made it clear that the original Kissinger plan for majority rule in five years, which Mr Smith accepted in 1975, was considered to be "a basis for settlement discussions". During the Geneva talks with the black nationalists, the Rhodesian Government always insisted that the Kissinger plan was a "solemn contract".

Speaking at the end of the week-long "no confidence" debate, Mr Vorster said he would rather bear the consequences of resisting pressure than act dishonourably. The military black states wanted South Africa to tell Rhodesia to settle on any terms that the Patriotic Front leaders, Mr Robert Mugabe and Mr Joshua Nkomo, might dictate—in effect, to submit to the terms of the "front-line" African presidents.

Demands for South Africa to shut its borders could not be acceded to, he added, because they were contrary to Government policy. He would go out of his way to seek peaceful solutions to the problems of southern Africa, "but I am not prepared to do anything dishonourable, I am not prepared to exert pressure".

Referring to Mr Smith's acceptance of Dr Kissinger's proposals in 1975, Mr Vorster said that three questions remained unresolved by the time Mr Smith had returned to Salisbury from South Africa: the questions of a white chairman of the Council of Ministers, a white Minister of Defence and Law and Order, and a two-thirds majority in the ministerial council.

"Subsequently a message was sent to Mr Smith through South Africa that he could include these matters in his speech as a basis for settlement discussions." That message reached Mr Smith before his September 24 broadcast and resulted in the five points put by Mr Smith, beginning with acceptance of majority rule.

Four days later, Mr Vorster went on, Dr Kissinger, the former American Secretary of State, held a televised press conference and was asked why the black presidents were now so critical of the settlement proposals. He replied, in "a very remarkable statement", that the proposals Mr Smith had announced were the result of discussions between the United States, Britain and the black African presidents before Dr Kissinger had met Mr Smith.

Meanwhile, in Gaborone Mr Richard continued his efforts to keep the British initiative afloat. During a meeting with Sir Seretse Khama, the Botswana President, he said that Britain and the United States wanted to reconvene the deadlocked Geneva conference.

The main bone of contention is a demand by the banks that the city's finances must continue to be supervised by some form of outside commission, to ensure that they are kept on the rails. The principle has been accepted by Mr Abraham Beame, the mayor, but is being vehemently opposed by the unions.

Their fear is that outside control will mean continued restrictions on bargaining and more loss of jobs. They have said that the banks are "polluting the atmosphere with their obscene demands".

We will not be blackmailed by the banks, Mr Victor Goheen, the head of the largest union, said this week. He repeated a union threat to stop the present loans to the city unless the problem of the notes repayment were cleared up between the banks and the city.

City officials continue to hope that differences will be overcome in time. But Mr Kobayashi said that the "fragile but workable coalition" between the banks, the unions and the city is falling apart. This might mean it would not be possible to meet the court's deadline.

The hope is that both the banks and the unions will agree to contribute in an effort to raise some \$100,000 (\$5,900m) which the city has been ordered to pay to note holders. But time is getting short, because the court which ordered the payment has said that the city must produce its plan for payment by February 3.

New York again near brink of bankruptcy

From Our Own Correspondent
New York, Jan 28

As efforts continue to find a way out of New York's latest financial crisis, one of the key figures has given a warning that the city is again moving near the brink of bankruptcy. He said that the situation was "as scary as August, 1975", when the city nearly ran out of money.

The warning was given by Mr Felix Rohatyn, the chairman of the Municipal Assistance Corporation, who has been at the centre of efforts to prevent bankruptcy. He was speaking after a meeting between city officials and the leaders of the municipal employees' unions, who must play an important part in any rescue plan.

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British Communist agrees with Japanese comrades

From Peter Hazelhurst
Tokyo, Jan 28

Leaders of the Japanese and British Communist Parties declared in Tokyo today that they will attempt to introduce a form of socialism in their countries which will allow civil liberties and parliamentary democracy to be eliminated under communist rule.

The joint statement, which tacitly suggests that the two parties are not bound by the ideological whims of Moscow and Peking, was issued this afternoon after Mr Tetsuo Kawa, chief of the secretariat of the Japanese Communist Party, and Mr Gordon McLennan, general secretary of the British Communist Party, reached a broad agreement on the future strategy for socialism in industrialised democracies.

Mr McLennan is in Japan at the invitation of the Japanese party, which suffered a drastic setback in the general election last month. The statement said the two parties agreed that socialism should be installed by "a revolution of the majority" under the system of parliamentary democracy. However, the parties would adopt different strategies to achieve their goals.

The Japanese party reached similar understandings with Spanish, French and Italian Communist leaders last year in an apparent attempt to persuade a sceptical electorate that communism was not a threat to civil liberties and parliamentary democracy.

The attacks came after soldiers armed with machine guns had entered at least four secondary schools near the city centre to break up meetings of students. Several shots were heard at one school.

Sources said that the student meetings were in support of the Marxist group, which yesterday pasted up emblems and slogans in Addis Ababa calling for a provisional government to replace the military rulers who seized power in 1974.

An official spokesman said tonight that he knew nothing of Mr Hirst's departure. Unofficially a government source suggested that Mr Hirst's expulsion was ordered after he wrote about corruption in the Egyptian Government.

On one occasion he had been due to conduct three concerts with the London Philharmonic Orchestra. The concerts had suddenly been cancelled by Goswami.

Students stone British Council offices

Addis Ababa, Jan 28.—Ethiopian students threw petrol bombs and stones at the British Council offices in Addis Ababa today, then attacked the offices of the British Council and tried to set them on fire.

Some demonstrators tossed leaflets of the underground Marxist group, the Ethiopian People's Revolutionary Party which opposes Ethiopia's military rulers and recruits support among students.

About 50 demonstrators, of secondary school age according to eyewitnesses, threw three petrol bombs at the ground floor of the United States Information Service building. Two of these were through the windows but failed to explode. One eyewitness heard a shot during the attack.

Political observers said that the two buildings attacked provided good targets for protest actions, and the assaults did not appear to be aimed specifically at the United States or Britain.

Shanghai radio, quoting local newspapers, reported that city were not reconciled to defeat and were "putting up a last-ditch fight, indulging in petty and mean tricks".

In Fujian province, facing Taiwan across the Formosa Strait, the local radio said: "Some people put up reactionary, posters, shot and killed revolutionaries and created a serious counter-revolutionary incident."—Agence France-Presse and Reuters.

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No applause in Sadat tour of Cairo slums

From Robert Fisk
Cairo, Jan 28

It was typical of Mr Sadat to make so bold a gesture. There are few presidents who would travel in an open car through the slums of their capital only a week after the worst riots in the country's modern history to acknowledge the applause of the people.

But that is just what President Sadat did this afternoon, driving slowly through the poorest streets in Cairo, arms spread wide in greeting, smiling upwards at the crowds who watched from the peeling balconies of the gaunt, yellowing tenements in Ataba Square.

Only the applause never came. There was some desultory clapping not far from the fourteenth century Al Azhar mosque where the President had led prayers and a few shouts from the poor near the Khan el Khalili bazaar, but there was little more than curiosity among the people who crossed the tram tracks near the opera and pushed up to the curbs of blacked-out policemen carrying sub-machine guns.

No Egyptian President since the revolution has failed to evoke excitement when he toured the streets. Nasser was received with hysterical acclaim after Egypt's defeat in the 1967 war. But today the two ragged youths collecting the city's garbage behind the bus station did not even bother to climb down from their ancient donkey cart to obtain a closer view.

A young man in a brown jacket and glasses kept repeating: "They're not clapping, they're not clapping." Then he said: "A little less applause, please. That means he's in big trouble."

It was Mr Sadat's first public appearance since the food riots last week and his visit to the great Al Azhar mosque, with its five beautiful minarets and university, for prayers seemed to be an attempt to regain popular support.

The Shaikh of Al Azhar preached about the dangers of violence and condemned last week's food riots, while the President, dressed in a dark military uniform, stood with his hands behind his back.

The official Middle East News Agency later announced that he left the mosque and received "the cheers of the multitude, who wished him a long life and good success to God that he might continue his success".

Down in Ataba Square, however, there were remarkably few prayers. As the cars, preceded by police motor cyclists, began to go down Al Azhar street, two men in brown robes stood on the roof of a building armed guards and unfurled a banner. It was in Arabic and printed in red and blue and said: "We welcome you, Sadat—From the Popular Council of Al Azhar."

As the President's car approached several people did cry: "Sadat" and waved and some policemen cheered. Egyptian television crews recorded their actions. The sides of the car were partly concealed by plain clothes bodyguards but Mr Sadat did not attempt to hide himself.

From the crowd he could be seen standing at the front of the car, looking to the left and right, grinning and smiling, only occasionally lowering his arms to rest for a moment. But his smiles were greeted by stares.

Seconds after the cars had passed, the crowd turned away almost with a lack of interest. The square, with its broken pavements, its dented pin-flecked trams and its donkey carts resumed its own noisy, crowded life.

One of the few opportunities for optimism which Egypt and Mr Sadat have had since the signing of a trade protocol with the Soviet Union—was taken from him only hours before when the Russians suddenly announced the postponement of their visit to Egypt.

Mr David Hirst, the Middle East correspondent of The Guardian, this morning became the first foreign correspondent to be expelled from Egypt during Mr Sadat's presidency. He was put on board an Egyptian flight to Cyprus as Cairo airport after being detained at his hotel by the police.

An official spokesman said tonight that he knew nothing of Mr Hirst's departure. Unofficially a government source suggested that Mr Hirst's expulsion was ordered after he wrote about corruption in the Egyptian Government.

Mrs Margaret Trudeau, wife of the Canadian Prime Minister, beginning a course in Ottawa this week as a photography student.

Call for speed-up of visas for refugees

By Edward Mortimer

The Government is coming under increasing pressure within the Labour Party to speed up the processing of visa applications from Latin American refugees, particularly those in Argentina.

Delegations from the party's National Executive are to see Mr Crosland, the Foreign Secretary, next Wednesday and Mr Reid, the Home Secretary, the following Tuesday. Mr Reid is also due to answer a parliamentary question on the matter next Thursday.

The pressure results from what critics see as the Government's failure to honour a pledge given last June to Prince Sadrudin Aga Khan, the United Nations High Commissioner for Refugees, when he appealed to European countries to give asylum to between 1,000 and 1,500 refugees who had previously come to Argentina from other Latin American countries.

These refugees found themselves in great danger in Argentina because of the wave of kidnappings and murders which intensified there after the military coup of March 24 last year.

Britain promised to take 75 of the refugees with their families. By January 15 this year only 26 applications had been granted, and only 12 families had actually arrived. A further six families were understood to be on their way, while eight had gone elsewhere, after receiving visas from other countries.

Seventy-three applications lapsed because the refugees received asylum elsewhere, and 64 cases are still pending. Ten families—six Chilean, three Uruguayan and one Bolivian—are still waiting for answer to applications lodged with the British Embassy in Buenos Aires as long ago as August 2.

Mr and Mrs Milan Huebl. "We made clear that we will not be robbed of our home country in that fashion," Mr Huebl told Western journalists after leaving the passport office, the sources reported.

Herr Hans Pasch, the Austrian Ambassador in Prague, said that he had received no requests for Austrian entry visas so far.

Dr Kreisky, the Austrian Chancellor, said yesterday that an expulsion of the Czechs to Austria would be "a flagrant contradiction of the Helsinki accords", although he added that Austria would accept them.

The Czechoslovak Ambassador here inquired at the Foreign Office three days ago if Austria would grant political asylum to the Charter 77 group. The Austrians said they would, but only if they left Czechoslovakia of their own free will.

Mr Victor Hochhauser, the impresario with whom he is staying in London, said it was a common occurrence for the Russians to announce at the last moment that a famous musician could not fulfil a foreign engagement because of "illness", and to offer instead a less known musician favoured by the regime.

Code of conduct for insurance brokers, registration system

House of Commons

Hope that it would reinforce London as the insurance capital of the world was expressed by Mr John Page (Harrogate, West, C) when he successfully moved the second reading of the Insurance Brokers (Registration) Bill.

The Bill's main purpose is to establish a system of registration of insurance brokers so as to ensure that, for the protection of the public, the competence and conduct of practising brokers are of a sufficiently high standard and that their financial resources are adequate.

Mr Page said that a few years ago some minor insurance companies got into difficulties and a surprising and quite unreasonable amount of tarnish rubbed off on to the rest of the industry.

This meant that a spotlight was focused on the industry as a whole resulting in the Government introducing the Policyholders Protection Act and at the time they asked the insurance industry to make proposals for the regulation of the business, suggesting this should be either by Government regulation or by self-regulation or self-control.

Accordingly, the insurance industry formed the British Insurance Brokers' Council consisting of the four main insurance broking associations in the country. It produced a consultative document with their suggestions and recommendations. The members of the Council were asked to support the lines on which the Bill had been drawn up.

As the law stood, anybody without experience, qualifications or financial backing could set up in business as an insurance broker. It was surely right that people who dealt with such large amounts of money and dealt in trust should have to subscribe to some minimum standards.

He had tried to satisfy himself that the industry was already practising or wishing to practise would not be harmed by his proposals. He hoped that the standards were high enough for the industry to be able to maintain them.

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Judge quits over Gandhi choice for court

From Kuldip Nayar
Delhi, Jan 28

Mr Justice Mirza Hammeduliah Beg has been appointed Chief Justice of India, and the senior judge of the Supreme Court, Mr Justice H. R. Khanna, has resigned in protest.

This is the second time in the annals of the Supreme Court that Mrs Gandhi, the Prime Minister has refused to follow seniority in choosing the Chief Justice.

It happened on April 25, 1973, when Mr Justice A. N. Ray superseded three judges—Mr Justice Shelat, Mr Justice Hegde and Mr Justice Grover—who had resigned.

Mr Justice Khanna was the only dissenter to a ruling last April on habeas corpus which upheld the Government's view. Unlike the other judges on the bench, he held that a political prisoner could challenge his detention, despite the national emergency on the grounds that either there was no law authorising it or that the law was not complied with.

The leaders of the Janata party, a coalition of four non-communist opposition parties, met Mrs Gandhi today. According to official sources, she assured the opposition leaders that the emergency did not bar any "legitimate activity or recognised political parties".

Leftists 'plotted in Morocco'

Rabat, Jan 28.—The 178 leftists on trial before a criminal court in Casablanca planned to provoke a civil war in Morocco and the violent overthrow of King Hassan's government, according to an official commentary broadcast last night.

The commentator said the plot in Morocco was similar to extremist agitation in Egypt, Tunisia, Spain, Germany, Italy, Britain, Lebanon, Syria, Portugal, the Gulf States and Iran.—Reuters.

The attacks came after soldiers armed with machine guns had entered at least four secondary schools near the city centre to break up meetings of students. Several shots were heard at one school.

Sources said that the student meetings were in support of the Marxist group, which yesterday pasted up emblems and slogans in Addis Ababa calling for a provisional government to replace the military rulers who seized power in 1974.

An official spokesman said tonight that he knew nothing of Mr Hirst's departure. Unofficially a government source suggested that Mr Hirst's expulsion was ordered after he wrote about corruption in the Egyptian Government.

On one occasion he had been due to conduct three concerts with the London Philharmonic Orchestra. The concerts had suddenly been cancelled by Goswami.

Students stone British Council offices

Addis Ababa, Jan 28.—Ethiopian students threw petrol bombs and stones at the British Council offices in Addis Ababa today, then attacked the offices of the British Council and tried to set them on fire.

Some demonstrators tossed leaflets of the underground Marxist group, the Ethiopian People's Revolutionary Party which opposes Ethiopia's military rulers and recruits support among students.

About 50 demonstrators, of secondary school age according to eyewitnesses, threw three petrol bombs at the ground floor of the United States Information Service building. Two of these were through the windows but failed to explode. One eyewitness heard a shot during the attack.

Political observers said that the two buildings attacked provided good targets for protest actions, and the assaults did not appear to be aimed specifically at the United States or Britain.

Shanghai radio, quoting local newspapers, reported that city were not reconciled to defeat and were "putting up a last-ditch fight, indulging in petty and mean tricks".

In Fujian province, facing Taiwan across the Formosa Strait, the local radio said: "Some people put up reactionary, posters, shot and killed revolutionaries and created a serious counter-revolutionary incident."—Agence France-Presse and Reuters.

Conductor explains why he left Russia

By Martin Huckerby

Rudolf Barshai, a leading Russian conductor who emigrated from the Soviet Union earlier this month, said in London yesterday that he left Russia because he could no longer stand the way in which he was treated by the Soviet musical authorities.

For the past two weeks he has been staying incognito in London. Tomorrow night he is to leave for Israel, where he intends to settle permanently.

Mr Barshai, who founded the Moscow Chamber Orchestra and led it to international eminence, said: "The artists are exactly like figures on a chess board." In the Soviet Union they had no say whatever in where they were sent. He could never be sure, until the very last moment, whether plans for foreign tours would be fulfilled. Goswami, the Soviet musical agency, often changed plans without referring to the artist concerned. He knew there had been many invitations for him to conduct abroad that he had never been told about.

On one occasion he had been due to conduct three concerts with the London Philharmonic Orchestra. The concerts had suddenly been cancelled by Goswami.

Mr Barshai, who is 52 was originally a viola player. He emphasised that he had no political dispute with the Soviet Government. "I am not a politician; I am a musician."

He also condemned certain Western impresarios who played along with the Russians. "In the past few years many Western countries had refused to extend an invitation to the Moscow Chamber Orchestra unless he was conducting it. This had happened in England, France, the United States and Scandinavia. But there were some impresarios and managers who thought it would pay them to fall in with the wishes of the Soviet Government, and thus arranged concerts for whichever artists were sent."

Mr Victor Hochhauser, the impresario with whom he is staying in London, said it was a common occurrence for the Russians to announce at the last moment that a famous musician could not fulfil a foreign engagement because of "illness", and to offer instead a less known musician favoured by the regime.

Mr Barshai could not stand the way musicians are treated in Russia.

On one occasion he had been due to conduct three concerts with the London Philharmonic Orchestra. The concerts had suddenly been cancelled by Goswami.

Israel switches from oil for power plants

From Our Correspondent
Hadera, Jan 28

Israel is switching from oil to other fuels for generating electric power and will reduce its dependence on oil in the next decade from 100 per cent to 33, Mr Barlev, Minister of Commerce, said today.

A coal-burning plant at Hadera, which will go into operation between 1980 and 1983, will supply a third of the country's power.

Mr Barlev, speaking to a group of Americans, said: "Oil has become a political weapon but coal is not." He did not say where Israel would get the coal, but another source said negotiations were under way with suppliers in South Africa, the United States and Australia.

Enforcing planning controls

Mr Dudley Smith (Warwick and Reading, C) moved the second reading of the Town and Country Planning (Amendment) Bill, said its effect was to extend the powers of local authorities by giving them the right to issue stop notices on people who use their land for agricultural purposes as car dealers, scrap metal yards, breaker's yards and Sunday markets to the annoyance of local residents.

As the law stood at the moment such illegal use of land could be stopped by a local authority but the local authority went through the lengthy enforcement procedure.

Mr Guy Barnett, Under Secretary for Environment (Greenwich, Lab), welcoming the Bill, said it was a valuable measure for strengthening the powers of local authorities to enforce planning control.

It was right to bring all activities in connection with alleged breaches of planning control within the ambit of the stop notice procedure. The department had

in which they should not create a in the insurance business. Mr Ernest Perry, Battersea South, Launceston, said many people in the insurance industry were the people who it was a bad name being different things. This was where registration of insurance could be a good thing. Mr Guy Barnett, Under Secretary for Trade (Lab) said it was a structural Bill which supported the Government's goal of comprehensive job creation. The Bill was another Government measure to create a clear, two-tier insurance industry. It was a clear, two-tier insurance industry. It was a clear, two-tier insurance industry.

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THE TIMES

A year in Academe

by Julian Symons

When, one evening after dinner in London, Bill Pritchard—that is, Professor William H. Pritchard, chairman of the English Department at Amherst College in Massachusetts, and a fellow admirer of Wyndham Lewis—asked casually whether I would like to go out for a year as visiting writer, I said with a casualness equal to Bill's own that it sounded a splendid idea....

Eighteen months later I found myself at Amherst. I had been underwhelmed by the fact that I had never taught, and indeed was unacquainted with academic life. I shivered a little, it is true, at the frequent volleys of memoranda Bill sent across the Atlantic before I arrived, memoranda addressed to his colleagues after meetings. I quote from one of them, about the course in freshman English. We were, it seemed, to begin with the Norton Anthology of Modern Poetry, go on to collections of stories by Hawthorne and Flannery O'Connor, and then:

"Suppose we took a breath and picked up an Arnold essay or two, for the purpose of hearing a Sage speak largely about large matters of Culture, Literature and Society. We don't need to clutch Marx to our bosoms. Just say, now here we are reading a Sage and what is that like? I do think that 'On the Modern Elements in Literature' would be provocative, and help give, at least tentatively, a context for the works to follow."

And what were they? Beats the question. I would look like this after the Norton Anthology, Hawthorne and O'Connor—Arnold, Thucydides (P), Aeneid (Tall?), Julius Caesar, Under Western Eyes, St Joan, Orwell's essays, and, by way of some contemporary poems or the new Doctorow....

Could it possibly be that we were meant to teach all of these books in a 14-week term? I disregarded this as a prospect too appalling to contemplate, but it proved to be the case. Thucydides and Doctorow disappeared, and we did only the first six books of the Aeneid, but there were re-learnings of the works omitted. When Bill's wife Margaret came round on the morning before my first class to offer a little reassurance, I felt in need of it. By this time, too, I had become uncomfortably aware that, apart from one or two Professors Emeritus who rarely appeared, I was the oldest person on campus.

Somehow, however, what had seemed almost impossible was done. There were 18 freshmen in my English class, and they were by no means all Easterners. A couple came from the West Coast, half a dozen from the South. Four came from private schools, the rest were state educated. They were without exception polite, pleasant, and eager to learn. The work of perhaps a third among them improved remarkably during the semester, and when they expressed general approval of me at the end of it, I felt momentarily like Mr Chips.

Amherst is a small rich college. The financial problems of its early years, which culminated in 1844 when the unpopular President Humphrey resigned "before the institution was entirely ruined" as one historian puts it, belong to another world. The college now has a stock portfolio worth over \$32m, and it owns a sizable part of the town. The students, all male when I was there although it has since become coeducational, numbered about 1,300. The cost of tuition, room and board is

around \$6,000 a year. The ratio of faculty to students is high, one to nine among colleges and universities in the East, only Harvard accepted a smaller percentage of applicants this year. Princeton, Dartmouth and Yale are all a little easier to enter than Amherst.

The students might fairly be called a select group. Perhaps it is not surprising that one of the graffiti in the college lavatories says: "Amherst—social parasitism—training-ground of social uselessness," and that another says, "I like Amherst, the rich boys' playground," an observation to which a wit has added: "I like rich boys." Yes, to a visiting Englishman the suggestion that Amherst gives an easy life to a leisured class does not seem persuasive. Distinctions by accent are much harder to make in the United States than in England, and in any case 60 per cent of the students have reached the college through public education, and 30 per cent receive financial aid in the form of scholarships and loans. The freshmen from private schools like Choate and Andover were in general more self-assured, but they were not necessarily better informed than the rest.

In fact, a number of my freshmen in this select group were extremely ignorant. Only three out of the 18 were able to tell me what a sonnet was. In part this was because they were not at this stage specializing in English, but putting a toe in the water to see what it felt like, before deciding to major in economics, psychology, political science—or English. For some of them the discovery of English literature was more like a cold plunge than the dipped toe they intended. It would be safe to say that a third of them had never read a line of Matthew Arnold, one or two of them knew only one or two poems. The rest, on the other hand, had already encountered the Sage talking largely about him themselves.

How did one deal with such a mixed collection? At our weekly departmental meetings the guide lines laid down—laid down with care, after fairly vivid argument—often seemed to be devised for those who were rather easily rather than those who, to change the watery image, found each successive book part of an increasingly difficult obstacle course. They were designed, I thought, for an ideal student rather than the actual flawed article under our eyes. But perhaps it is a good thing always to aim at the top level of your class. The system finds its justification in the transformation of these raw freshmen into fourth year seniors with reactions almost invariably quick and sharp.

Some of my freshmen, however, found the course both in its digestible and infuriating, and their very vocal indignation was not lessened by a final examination in which they were given free rein to write about Lenny Bruce. One of the brightest of them used the occasion for a moralistic tirade, written with considerable verve, in the form of an open letter to the English Department:

"The examination is intellectually insulting, and representative of the callous, archaic, unthinking, irresponsible, dishevelled way that members of the English Department have conducted themselves in relation to freshman English. All the members of the department, those hip, free-thinking guys, those models of the open mind, have opened the way to

the fifth, decay and corruption of today's society. They do not have enough sense to recognize Bruce for what he was, a decrepit junkie, misdirected and potentially dangerous, the Richard Nixon of his time. They salute him, hail him, glorify him.... You, oh you members of this sterling academic community, are responsible for the hypodermic syringes and pornography on 42nd Street, for the collapse of our language, our writing and our art."

I was happy to read his pre-terry note: "Mr Symons, you are an outsider, and so not responsible," but it seemed a tribute to the free-thinking English Department that he should have been able to write his open letter without worrying about the result. Not that he had any need to worry. I gave him an A grade.

The Visiting Writer (the capital letters are the College's) is concerned also with Advanced Composition, which might elsewhere be called Creative Writing. There was a lot of competition for admission to this course, in which students wrote poems and short stories which were then discussed by the class and by me. One applicant told me that he had married a year or two earlier, out on the West Coast. "Then my wife was murdered in this really bizarre way, and I want to write about it. Kind of documentary fiction, it's not a class I was really but personal guidance."

I turned him down with a shudder, but rather accepted a student named Manzer, in spite of Bill Pritchard's head-shake. "He's a trouble maker," Bill warned me, and he was right. Manzer, tall, thin, gingerly and inclined to twitch, produced very little work of his own, but criticized everybody else, often in wounding way, and I was obliged to tell him to speak first. Any comments other people had finished, and then say "just a few pointers," as though he rather than I was conducting the class. To circumvent this I tried to get him to speak first. Any comments other people had finished, and then say "just a few pointers," as though he rather than I was conducting the class. To circumvent this I tried to get him to speak first. Any comments other people had finished, and then say "just a few pointers," as though he rather than I was conducting the class.

Most of the poets were concerned only to express themselves, which they did in the most dismal dribbles of "free" verse. Only a few had ever tried to work within any poetic form. Pressed by me into writing sections of Aeneid, and Villanelles they resisted at first, but ended up enjoying it. A few, however, complained that it was hard work. It is very likely that they had joined in the expectation that advanced composition would be a gut course.

And what is a gut course? It is one in which you do practically no written work, and get a good grade at the end on the strength of a single paper. You must have a gut, said one of the freshmen in the Amherst Student. The classic gut of my year was a course called Human Sexuality, known colloquially as "Holes and Poles," which was taken by nearly a quarter of the students. Why do you need a gut? Because in the other courses

you are forced to work so hard. That, at least, is the theory. The practice varies considerably.

A student at Amherst, as at most American colleges and universities, takes four courses in each semester, 32 in his four years of education. To graduate as an English major he must have taken eight English courses in those four years. To work for honours he has to produce a thesis on an approved subject. I was adviser to two honours students. One of them was to write about George Orwell. The thesis of the other, Chris Bogan, was to be his own poems. And who would judge whether his poems deserved honours?

Well, in the first instance, I would. Later on a number of my English Department colleagues would consider his work. This practice, revolutionary in English eyes, is common in the United States. I was soon engaged in a furious argument with the Orwell student, whose ideas were almost totally opposed to mine. The end of our discussions was that he abandoned the thesis, something about which I felt slightly guilty. Bogan was another matter. When he came into my office, I recognized him as one of four students who had, ever so gently, interrogated me earlier in the year when I had paid a flying visit to inspect and inspect. His voice was quiet, his manner nervous. He talked about his poems, and his doubts of their value, at length but hesitantly, in a way pleasantly different from what I had come to recognize as the bright student's characteristic eager aggression. He was fascinated by English literary life, and by modern English poets. Had I met Philip Larkin? What was he like? What about Roy Fuller? Did they write poems easily, or was it difficult for them as for him? Did I know of a collection of poetic manuscripts that he could study, which gave different versions of the same poem?

At long sessions we went through his work in detail. The first poems he brought me were near-Larkin, then they veered to almost-Frost, and in the end to something that seemed a genuine Bogan voice, a little naive and not grandly eloquent, but expressive and personal.

Just before Christmas, when the first snow fell, he produced a short, slight poem that I liked:

Kindness is not a thing you wear,
That you put on and off with care
Never to pull a thread or stretch
It out of shape. Kindness
Or shrink, or fade. There's
To put it in the wash. Indeed
Kindness is not a thing at all.
It's something like the first
snowfall

Of the season, the way the
snow
is gentle in its overthrow
Of the bare, half-frozen
ground,
The way it falls softly, with-
out a sound.

Before the snow, during the long fall season after our arrival in August, Amherst seemed a lush land. The changing colours of leaves and bushes, the sun's dazzling reds, purples and shades of brown, the undemanding pace of life, an eight-minute walk up College Hill past enormous birds and nearly tame squirrels to my office in Johnson Chapel or to the splendid Robert Frost Library instead of a half-hour journey to the London Library—it was easy to see this as something nobody but an incorrigible city-dweller like myself would ever want to leave.

My wife and I stayed first for a few days at the Dickinson Homestead on Main Street, where Emily was born and where she lived for her last 30 years. Like much else in South Amherst this formidable red brick mansion, built in 1813, is owned by the College. Visitors are shown round on Tuesdays and Fridays, but there are few relics of Emily, although a child's chair and a kitchen clock in her bedroom-workplace. Later we moved to a typical white-painted clapboard house, and quickly tuned in to some of the basic facts of American small town life.

In Amherst there is no individualism or green grocer, and no public transport within the town. Everything has to be bought at the supermarket, and a car is a necessity. How else are you going to shop? And so a large car park is a necessity too. We discovered the excellence of American shoes, the horror of most American bread (there were 60 varieties in the town supermarket, almost all of them feeling, and tasting like sponge rubber), the comparative cheapness of American liquor. We understood why all the houses have mosquito screens. We felt ourselves to be acclimatized.

Not, however, to the snow. The snow changed the landscape, making it more romantic, beautiful, and it also changed our feelings about Amherst as a lush land. Snow was there when we ate Christmas dinner with Bill and Marietta, snow had to be ploughed out of the drive after each storm, snow was a reminder that we were a long way from home. The students had gone, the campus was empty. Sitting in my study at the Frost Library while I looked out on a suitably desolate scene, an endless white landscape under a sky of slate,

All this continued for weeks. It seemed, symbolically at least, to end when students began drifting back ahead of time. In the library one day a large bearded figure rose to greet me, smiling. It was Bogan, a formidable stranger in this disguise.

The spring semester began, bringing a course on the crime story to replace my freshman English, a mostly new section of Advanced Composition, a new editor for the Amherst Student, which I have already mentioned. The Student appeared twice weekly during term, a paper generally of 12 pages, edited, written and wholly run by the students. The editor changed yearly, and had to do his eight courses a year, with no allowance made for his journalistic work. The paper contained news and opinion about the College, sections on sports and the arts, and its journalistic level was remarkably high. The money to run it was provided by the College, and no visible censorship was imposed. A single issue might contain, for example, an article on the "drug culture," a piece about the ethics of College investments, a study of the curriculum with suggestions for its improvement. The President and the faculty were generally referred to by their names, and sometimes attacked. President Ward wrote to rebut one attack, but made no attempt to stop it. No paper like the Student could exist in Britain, and no other I saw in America was on such a high plane in writing and presentation.

The crime story course began with Poe and Collins and moved by way of Sherlock Holmes and F. Scott Fitzgerald to Christie and Sayers, Hammett and Chandler, Le Carré and Deighton, to a book of my own and one by Patricia Highsmith. It was a success, if one can judge by the enthusiasm of the students and the excellence of many papers. Students brought in to me crime memorabilia I had never seen, like a magazine section of a San Francisco newspaper devoted wholly to Hammett. Four of my freshman English students had followed me to this course, including the one so disgusted when asked to write about Lenny Bruce. His feelings, always fervent, fluctuated considerably. Now he was enchanted by Patricia High-

cult points, suggest any footnotes. I found him a true ar. At his oral ex was completely an exactly what he? the thesis and who he found. He grad cum laude.

Commencement would call it grad in gown and mortar rowed trappings down, I sat outside Library listening looking at the and file up to read What thoughts stir in American academe

It must reinforce of openness, warm naivete, in the character. This expressed through of stress (I could the whole year. Without a suit, quitted) and of style does not invite informal luncheon garden, he asks you out in his backyard forced too is aware bureaucratic and a gauge that creep American academe not oppose some move into an ad ventionship" towards not ask for support "we would be happy to have you you do not talk about "discuss male-female ships". I was not when some students they could not under set assignments. I trouble with them my

And what about the Amherst experience dents and faculty to it? I think anybody away impressed by fervour, a sense of scholarly ideals in ty. More than a hit conscious superiority it, and that is often cated to the students men are arrogant, girls at nearby Smith who attended one of Well, perhaps, encourages idealistic then encourages a tical about those Adrian Spratt said in tion speech. Perfectly I liked better the on another graduating made (where else?) Amherst Student. "W back into the world that in a lot of ways is Camelot, and you to appreciate it for vi That seems just abo Camelot, given snab severity by quite a bi England high-m After a year, that s good recipe for a liber tion.

His adviser, Richard Coffey, spent hours talking to him, arguing, elaborating on diff-

Drink White, light

Totally new wines are not often encountered and ones with distinction are even rarer. Here, however, are five white wines that do possess novelty as well as quality. In a future article I hope to write about some new reds.

A Champagne not previously available in the United Kingdom is called Saint Simon, and comes from a cooperative at Bethon, south-west of Sézanne, in a region of the Champagne area little frequented by tourists. This cooperative is part of a syndicate that draws on the resources of many regions, so its wines are finely balanced—many Champagne cooperatives are in the white wine areas, so they have only blanc de blancs on sale.

Saint Simon is a dry wine, but with sufficient soundness to be significantly bottle aged, to please a range of preferences for social drinking: it was much liked at a party I attended where several Masters of Wine praised it for its good constitution and clean finish. Saint Simon Champagne costs £41.77 per case, including delivery, from Turner Fanshawe Wines, Old Brewery Building, Trinity Street, Halesowen, Essex. (The firm cannot supply single bottles, but they can make up a case of mixed wines, including the Saint Simon.)

A sparkling wine possessing great appeal is Sablant Brut, recently introduced by shipper Rawlings Voigt Sablant, made by the Champagne method but it is unique in being the only Appellation Contrôlée of the designation "Crémant de Loire" introduced in 1975, to be on sale in Britain. This means that the sparkle, measured in terms of atmospheres, is about 4.5, whereas a fully sparkling wine would have about 5.5 atmospheres. The grapes making Sablant are, primarily, the exclusively Sézanne Brut, which the vineyarder can make up to provide elegance and a little juice from the black grapes Cabernet Franc and Pinot Noir, which add body and an enhanced bouquet.

The wine is made in Anjou and Touraine; it is delicious—lightly honeyed in the aftertaste, but with a fresh smell and brisk, refreshing initial flavour that makes it a good aperitif drink or for hospitality at any time. Sablant costs £2.80 from Fields, Cranmer Court, 55 Sloane Avenue, SW3. Its curious name comes from the practice of eighteenth-century wine makers of filtering their wine through sand—en

sablant—before bottling it. But the verb "sablant" means "to swing" according to the dictionary, which has an extra-scientific meaning for this wine.

Correspondents have courteously reproached me for not making more mention of the wines of the Baden region of Germany, as there are frequent prize winners in that country. But there are few of them in the quality ranges on sale in Britain to date. However, some are available at the German Food Centre, 44 Knightsbridge, S.W.1, where the Wine Centre, in the basement, stocks wines from the 11 wine-producing regions of Germany, including many not otherwise on sale in the United Kingdom, as well as the well-known names. The German Wine Centre always has about 10 wines open for tasting, free of charge, so this can be a valuable way of gaining experience.

One Baden wine, from a fairly small estate near Lake Constance, is the 1975 Hohen-Stein, from the Hohen-Stein, Müller Thurgau Kabinett, which has the forthcoming, slightly fleshy style of this grape, plus an unexpected elegance (£2.65). Another interesting Baden wine stocked here is the 1974 Meersburger Hahn, Spätburgunder Weissherbst, Qualitätswein, also from Lake Constance or the Bodensee, a delicately firm wine, with a beautiful, garish-leaf-like fragrance. In this part of Germany, "Weissherbst, Qualitätswein, also Spätburgunder grape is vitified as a white-skinned variety might be, the skins not left in contact with the fermenting must for long, as in other regions where Weissherbst is made and where it is often definitely a type of rose. The result here is a white wine, with only a short-silk tinge of coppery pink (£2.80).

Chile has supplied many red wines that have pleased the British public, but now there is a white, the 1975 Chardonnay, from the vineyard of Cousiño Macul, listed by O. W. Loeb, 15 Lermann Street, SW1, for £1.84. This demonstrates the innate delicacy of the Chardonnay grape (unlike the assertiveness of the Sauvignon), and is a firmly flavoured wine, able to partner food, but with an elegantly "green" freshness in its after-taste that makes it excellent as an aperitif or a fine wine at a dinner, before a progression of others.

Pamela Vandyke Price

Good Food Guide Choosing an out of season weekend

In spite of the long Christmas pause, a winter that seemed to begin promptly at the beginning of September already feels long enough to need a weekend away somewhere in the middle of it, and in recent years various big or small hotel chains have adopted the policy of offering couples winter weekend rates very much lower than businessmen on expenses pay during the week.

However, an hotel that is mediocre and expensive during the week is hardly likely to become anything other than mediocre between Friday and Monday with the "B" team on, and individual hotels that cannot afford or do not need to advertise will often find a more pleasurable stay. Not all the examples that follow offer special weekend terms (what they have in common is that none of them appears in the 1976 Good Food Guide). But it is always worth asking—business is not so easy to come by out of season in the far West or North.

True, it would be unfair to make such a request of John and Patricia Munro's Boskenna at St. Martin in Menzies, near Helston, for their prices have nearly been described to us as "a year behind inflation", and anyway this is no more than the owners' private house, a Georgian one large enough to leave four bedrooms and a private drawing-room (with piano and stereo) for guests. The Munros' former place, River-side at Helford, is in other distinguished hands now, but it was also popular when it was

in theirs, for they are very considerate hosts. Visitors to Boskenna have made no complaint of a choiceless menu that may offer their turbot in white wine sauce, rare roast beef with herbs in the Yorkshire pudding, vegetables from the garden, and kinkie pie. Take your own wine—there is no licence.

Another Cornish place worth considering is Coombe Barton Hotel at Crackington Haven, near Bude, an old slate mine captain's bayside house which the Freestone family have run as an hotel for many years. Valerianians and food and game freaks may both be pleased to know that Rosemary Freestone was once a nurse at Guy's, but in the present context it is more relevant that the rooms are comfortable and the food is good, and that they make everything they can in their own kitchen, including the bread and Cornish pasties for snack lunches. A Guide Inspector's crab (with an elaborate salad) tasted as though it had been scuttling round the sea floor only hours before. Other main courses mentioned with approval during the year have included: place Catalan, sauté of beef in red wine and mushrooms, or orange-glazed leg of lamb, and it is a further sign of virtue that the soups are good, and the sorbets interesting (try blackberry, or gooseberry and elderflower). Wines are mediocre.

At the other end of England's westerly coast, at Cartmel in Cumbria, Alan, Sue and Jill Williams have had to work

hard and enthusiastically to "sell" their Aynsme Manor Hotel to small conferences and winter visitors. Their brochure itself—nice and light reading—"Our breas broke down a few years ago, and while it is being repaired we regret we can only offer you fresh home-cooked food."

City guests will have to contend with peace and quiet when trying to sleep. But more important is the substance of their short, varied, five-course set menus. They have something to learn still about making pastry and timing service ("one helping of kedgeree was hot, the other cold"). But their soups, pork roast beef, and peppered pork fillets sound warming enough. A second course—cheese or butternut—waiting margins are among the sweets praised. Rooms, though not elaborate, have character as well as comfort, whether in the eighteenth-century manor itself, or in the converted seventeenth-century stables nearby.

Windscale has been so much in the news lately that reporters looking for some-where simple to lay their heads may like to know that the Wanstead Hotel at nearby Wanstead, Essex, is a backwater in its own right—in an enterprising hands Nicholas and Catherine Young are novices at catering, and they have been able to do little but the house's wine list, but they have a good grasp of essentials, baking their own bread, buying good meat from the local butcher's home-farm, and training their

customers to wait while it is cooked. Neither does the over-worked phrase "a selection of vegetables" do justice to what one visitor encountered: "tomato, aubergine, mangetout, peas, cabbage with apple and cider, leeks in cream, swede with toasted cheese, and new potatoes in the skins." Even the coffee is aromatic.

Londoners, whether indolent or simply thinking of time, petrol and rail fares, will expect to hear of a place or two nearer at hand, and an obvious example is Pine Trees at Sway in Hampshire. This was a very popular retreat for lovers of peace and good living—or merely for lovers—when it was in the hands of Gerald and Susan Campion (who have later resurfaced at the Laurence, a restaurant in Hove). The Davids disappointed some of their earlier customers, and have still not graduated beyond Rombouts coffee, but they both cook, and are brave enough to offer a set meal with no choice and no à la carte menu. So the most weighty attaches to visitors' happy memories of their mushrooms in tomato and garlic sauce, baked salmon trout, plain roasts of lamb and beef, mince pies and chutney. The hotel might have been furnished by one of Somerset Maugham's producers, and the service of breakfast in bed induces a Maughamesque languor. We've grown very relaxed and after a fortnight we would have been beyond redemption.

A slightly longer journey, and a considerably longer

purse, reaches the revived Close at Tetbury. This affluent-looking Cotswold stone hotel's performance in the past year or two has been unimpaired rather than distinguished, but it now seems to have settled down under Jean-Marie Lavier, late of Le Garroche in London. He is markedly more communicative than his former employers, and his chef (Michael Findlay) also issues forth from his kitchen to talk to guests about the food he has cooked.

At a test meal, there were various faults that could have been discussed had discretion not suggested otherwise, but on the whole there is praise for a refined and imaginative menu that may come with pumpkin soup or a crab pike, and include delicate quenelles de brochet with a shellfish sauce, sea bass with fennel, sweetbread—also morilles sparring neither morels nor cream, and inventive vegetable dishes. Desserts, too, "for a change taste as good as they look."

The service is competent, but a recent visitor at a slack period found it more pleasant that the quality of the cooking justified, and a busy Saturday night with a large party may reveal strains of a different sort. The rooms are as comfortable as you would expect at £24 for four-posters on the garden side. However, the Close's management has lately taken over Petty France Hotel at Dunkirk not far away, so we should be interested to hear of developments and price movements at this long-price place.

Details: Boskenna, St. Martin's Menzies, Cornwall, M. 230. Closed 2 weeks. Dinner only, 7.30-8.30. 40/45. Bed and breakfast, 45. Unlicensed. Coombe Barton Hotel, Crackington Haven, Cornwall. 345. Closed M and lunch (winter). Christmas: New Year. Meals 12-1.30. 7-9.30. 40/45. Breakfast, 12-1.30. 7-9.30. 40/45. Bed and breakfast, 45. Unlicensed. Aynsme Manor Hotel, Wanstead, Essex. 228. 3 days Christmas. Meals 2.30-3.30. 40/45. Bed and breakfast, 45. Unlicensed. Pine Trees, Sway, Hampshire. 228. 3 days Christmas. Meals 2.30-3.30. 40/45. Bed and breakfast, 45. Unlicensed. The Close, 8 Long St. Tetbury, Glos. Tetbury 5. 2277. Meals 12-1.30. 7-9.30. 40/45. Bed and breakfast, 45. Unlicensed. The Good Food Guide's sumers' Association (a dec), 1977.

Bridge Different meanings

In the bad old days, when there was more freedom in choice of bids and no compulsion for them to be explained, it was not unusual to hear a response described as semi-formal. This convenient phrase was employed to cover up a sweeping generalization.

The success over a long period of the Goren system was its provision of a positive answer to an abstract problem even if the answer was not adapted to rubber bridge. For instance, a jump response was treated as forcing and not as a limit raise. You may believe that North-South have shot their bolt after this sequence:

South Diamond West North East
3 Diamond No Heart No
4 Heart No Spade No
5 Spade No Club No
6 Club No No Trump No

To duplicate the Three Hearts was a force to game and could be passed only in exceptional circumstances; however, it was conveniently described as semi-formal in order to cover the situation at rubber bridge where a weak opening was followed by a powerful answer.

Later systems avoided the immediate double raise which could be misinterpreted, by providing a more detailed picture of the responder's hand and limiting the number of points in the opener's hand for his original bid. An early defensive response of Two No Trumps which might be misinterpreted as having disappeared; it was not a constructive bid because it was regarded as semi-formal, and the partner did not know if, and what, he should rebid. We can now safely assert that the modern emphasis on points viewed in combination with controls has eliminated some loose bidding where the wrong hand becomes dummy, as in the next deal. North South game; dealer West.

North's rebid is uncoordinated, and goes down when there

is no difficulty in taking eight tricks at No Trumps. Against Three Hearts East leads spades, and a switch to diamonds after two rounds of spades produces five tricks in defence. South's Two No Trumps was of the semi-formal variety, and could scarcely be passed by partner with a good six-card suit. North did not grasp that his hand would be worth as many tricks in No Trumps as in Hearts if South's bid was justified and that the lead from West must be agreed. Unfortunately, North did not understand what his partner was trying to convey by Four Hearts and Four No Trumps, and assumed that he was trying to sign off by showing minimum strength.

Instead of carnage there was a happy ending. West led the Jack of hearts, and his partner signalled with the 9. The onlookers flicked their chops in anticipation of the blood bath. Unfortunately for them West read the 9 as coming from 996 not from 997 and next played a small diamond. So declarer made Six No Trumps which can hardly be described as a triumph for a scientific approach.

The explanation of North's bid of Four Diamonds is that it showed a singleton diamond combined with strong clubs, and the subsequent Four Hearts and Four Spades were showing bids since the suit was agreed. Unfortunately, North did not understand what his partner was trying to convey by Four Hearts and Four No Trumps, and assumed that he was trying to sign off by showing minimum strength.

Edward Mayer

Chess

Those battles of Hastings

To some it may appear that I am pressing the cause of Hastings too hard and that the Hastings Chess Congress is in danger of becoming my King Charles's Head. I, they might ask, some ulterior motive in this going on about the town and its annual chess festival? Well, then I have to answer quite simply yes. Hastings was to some extent, as a boy, I played in the Hastings chess club, and I was away from home. Hastings was that blend of the Garden of Eden and Paradise where such glamorous and quasi-legendary figures as Alekhine and Capablanca, Vidmar and Tartakower, Colle and Rubinstein played chess which was in my eyes a grandmaster calibre.

Later on in life, when I went abroad, I discovered that no matter where I went, whether to the Americas or to parts near or remote of my own best introduction to chess—playing circles, in some countries such as Yugoslavia, Spain, Iceland or Argentina, the best introduction to any circle, was to mention that I had played at Hastings. Go to Dubrovnik or Reykjavik, Buenos Aires or Barcelona, and you will find that the inhabitants of those great cities have all heard of at least two English towns—London and Hastings, and in some cases Hastings comes first.

Indeed the Hastings chess-playing world have, in the last 30 years, indulged in a sincere form of flattery. They have all imitated the practice of holding a series of great annual tournaments very much along the lines of the Hastings tradition. Argentina has its Mar del Plata tournaments, Iceland its annual Reykjavik tournament, Russia its Tschigorin Memorial and The Netherlands its Hoogoven Tournaments.

Undoubtedly the most successful of all these has been the Dutch series financed by the great iron works known as the Hoogoven. Starting with humble beginnings in 1938 when the chess club of the Hoogoven factory held a chess congress with a number of

four-player events at Beverwijk, the organizers have gradually built up the congress into one of the major chess events of the world.

World War after the Second World War the Beverwijk tournaments became genuinely international. I remember that the first Beverwijk event in which I played, the eleventh in the series which was held in January, 1949, was already quite strong, international affair, though it did not compare with the immensely strong Wijk-aan-Zee tournaments of nowadays.

The tournament was then, and I hope still is, an intriguing blend of policy and endeavour. On the last day, after the ninth and last round had been played, we were all taken to the famous Erbsuppe. This was a jolly festival of which the Dutch Bruegel would have approved. Vast quantities of Erbsuppe, accompanied by liberal glasses of schnapps, left everyone feeling as though he had won a prize, even if he had, in sober reality, come bottom.

It so happened, on January 15, 1949, that one game in the last round was not finished at the end of the first session. This was Tartakower's against Wade. The doctor had Rook and two pawns against Wade's Rook and one pawn and he had to win the difficult ending in order to make sure of first prize. Nevertheless, the organizers insisted that he, like the rest of us, should attend the Erbsuppe.

We were put on a small train which at first went at a brisk pace of some 10 miles an hour but then slowed down to almost walking pace. Dr. Tartakower's gaze was fixed in almost a agony of concentration on his chess-board position on a pocket chess-set. After what seemed like hours, he looked up and, in a spirit of mild enquiry, asked me: "Are we in Germany yet?" My spirits rose—at least he was talking to me again.

Wijk-aan-Zee tournament currently in progress is the thirty-ninth in the series.

I wonder, do they have such stirring times as we had then? Certainly the chess is stronger since the top group contains no less than nine grandmasters out of the 12 participants. It is good to see that Tony Miles is doing so well and a relief to find he has struck his true form after a Hastings in which he lost no less than three games.

There is also a strong women's international tournament at Wijk-aan-Zee and in this our own champion, Dr. Hartston is doing very well. Here is how she disposes of her Dutch opponent in Round Five.

White: Dr. Hartston
Black: Belle Sielma Defence
1. P-K4 P-K4 2. P-K3 P-K3 3. P-K4 P-K4 4. P-K3 P-K3 5. P-K4 P-K4 6. P-K3 P-K3 7. P-K4 P-K4 8. P-K3 P-K3 9. P-K4 P-K4 10. P-K3 P-K3 11. P-K4 P-K4 12. P-K3 P-K3 13. P-K4 P-K4 14. P-K3 P-K3 15. P-K4 P-K4 16. P-K3 P-K3 17. P-K4 P-K4 18. P-K3 P-K3 19. P-K4 P-K4 20. P-K3 P-K3 21. P-K4 P-K4 22. P-K3 P-K3 23. P-K4 P-K4 24. P-K3 P-K3 25. P-K4 P-K4 26. P-K3 P-K3 27. P-K4 P-K4 28. P-K3 P-K3 29. P-K4 P-K4 30. P-K3 P-K3 31. P-K4 P-K4 32. P-K3 P-K3 33. P-K4 P-K4 34. P-K3 P-K3 35. P-K4 P-K4 36. P-K3 P-K3 37. P-K4 P-K4 38. P-K3 P-K3 39. P-K4 P-K4 40. P-K3 P-K3 41. P-K4 P-K4 42. P-K3 P-K3 43. P-K4 P-K4 44. P-K3 P-K3 45. P-K4 P-K4 46. P-K3 P-K3 47. P-K4 P-K4 48. P-K3 P-K3 49. P-K4 P-K4 50. P-K3 P-K3 51. P-K4 P-K4 52. P-K3 P-K3 53. P-K4 P-K4 54. P-K3 P-K3 55. P-K4 P-K4 56. P-K3 P-K3 57. P-K4 P-K4 58. P-K3 P-K3 59. P-K4 P-K4 60. P-K3 P-K3 61. P-K4 P-K4 62. P-K3 P-K3 63. P-K4 P-K4 64. P-K3 P-K3 65. P-K4 P-K4 66. P-K3 P-K3 67. P-K4 P-K4 68. P-K3 P-K3 69. P-K4 P-K4 70. P-K3 P-K3 71. P-K4 P-K4 72. 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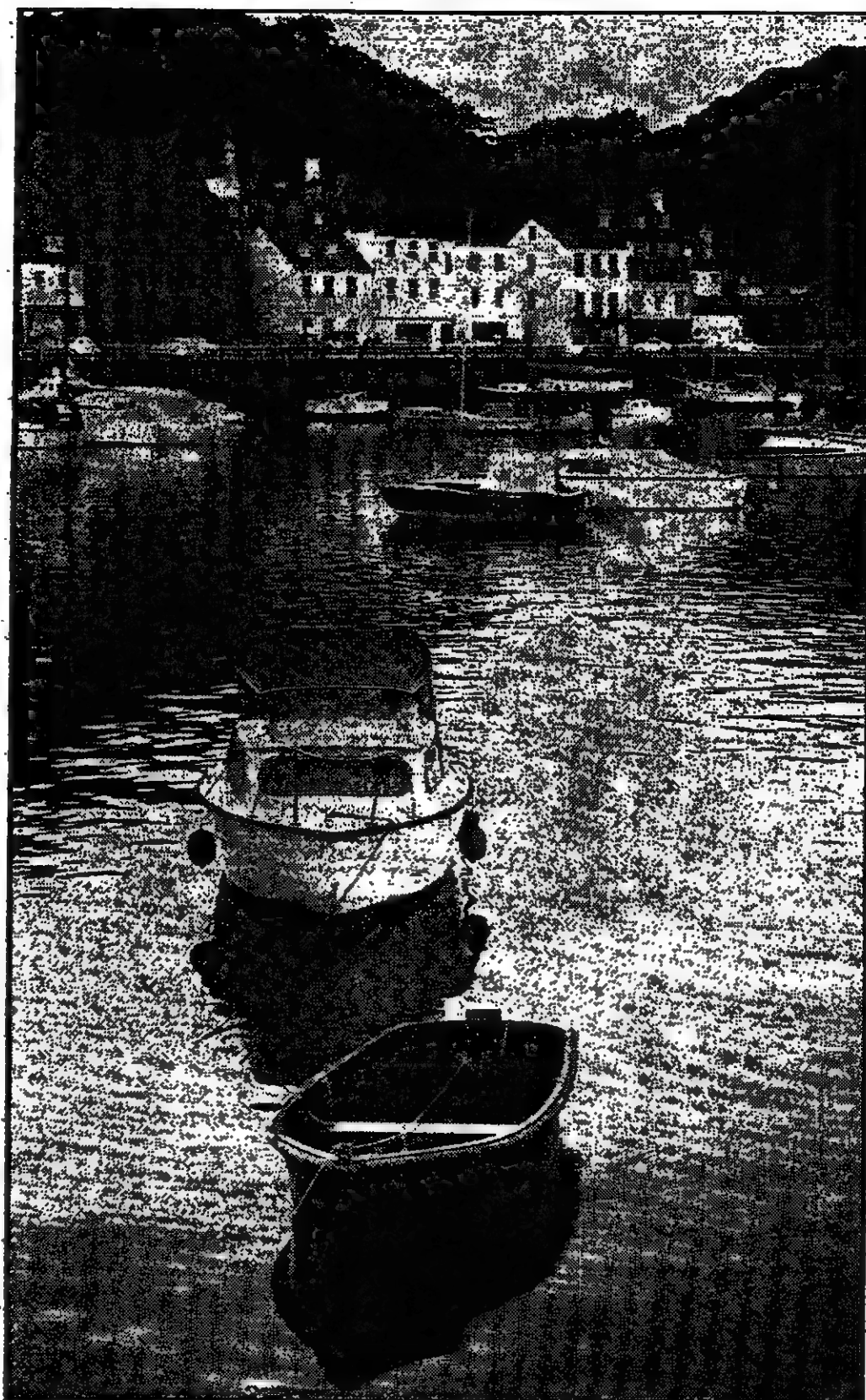


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Travel A British Isle in the sun



A small flotilla of pleasure boats at anchor at St Aubin, Jersey.

Going to Jersey—the most southerly of the British Isles—is rather like going abroad. Many of the street and place names are in French, the laws are different to ours, many of the islanders speak a strange Norman-French "patois" and, with its French-style cuisine and its mixture of British and European holidaymakers, the island has a distinctly Continental air.

That is not altogether surprising, for Jersey and its neighbours have historical connections with France which go back to well before the Norman Conquest, and the French mainland—14 miles away—is clearly visible from almost anywhere on the island's coast. It owes its fealty to the British visitors will still feel very much at home—for Jersey owes its fealty to the British crown, everyone speaks English, traffic drives on the left, and you do not need a passport.

This dual personality is one reason why Jersey is such a perennially popular holiday choice. Indeed, the island's tourist authorities claim that many people who go first to Jersey then "progress" to somewhere like Majorca or the Costa Brava eventually return to the Channel Islands—tempted back by the sunshine records, the delights of VAT-free and duty-free shopping, and by a breath of familiarity when it comes to eating and drinking. "After all, we hear a lot about Spanish sunniness", one tourism official pointed out, "but whoever heard of Jersey sunniness?"

Jersey is roughly rectangular in shape, its sides nine miles and five miles long respectively. But within an area of about forty-five square miles it packs everything that one could want on a holiday island: more than 20 miles of sandy beaches; the lively port of St Helier with its superb shops and swinging night-life; some excellent hotels; dramatic seascapes and cliff scenery; quiet countryside where golden Jersey cattle graze in rich green fields; glorious woodland walks, historic castles, and a big range of sightseeing possibilities.

My first acquaintance with the island was as a schoolboy more than 20 years ago, on a day trip from neighbouring Guernsey. We sat on the beach at Gorey, a village on the east coast, and had a picnic and watched the tide go out leaving the brightly-painted fishing boats stranded on the sand beneath the massive smit bulk of Mont Orgueil Castle.

In those days nobody much went to Gorey except golfers wanting to play on the links stretching south from the village, and apart from the village's main claims to fame were that it was once the terminus of one of Jersey's long-defunct railway lines, and that oysters were once so plentiful there that they were given away free.

Today, Gorey is one of Jersey's trendier spots—and a plate of oysters in one or other of the superb harbour-side restaurants will cost you a packet. There is a pottery on the outskirts of the village, which is a popular excursion, and Mont Orgueil is a beautifully floodlit throughout the summer. But, somehow, nothing much has changed. And that is one of the delights, of Jersey: its capacity for swallowing crowds.

Thus, even at the height of the summer season when the big, safe "play" beaches of St Aubin's Bay and St Brelade's Bay on the south coast may be crowded, you can still find lots of sand to yourself on the four-mile sweep of St Omer's Bay—and you may even find an entire beach to yourself hidden among the cliffs on the rocky north coast.

The same is true when it comes to touring the island. Besides the popular spots, there are many places which seem to be waiting quietly for the visitor to discover them: places like the sea-room close to a tiny, picturesque bay, where there are fresh scones or strawberries and cream on the menu; or the country pub where the landlord quickly learns your name and the locals accept you as a friend.

But it would be a pity to miss some of the island's more popular sights, such as the extraordinary historical and religious site at La Hougue Bie, with its superb Neolithic tomb. Also recommended are the various spots connected with the German occupation of the island during the Second World War, and the comparatively little-known "Glass Church" of St Matthew's, Millbrook, just outside St Helier, which is decorated entirely with Lalique glass.

For personal favourites, I would pick two. Firstly the "Fishermen's Chapel", next to St Brelade's Parish Church, is thought to date in part from the sixth century, and it is best-known for the fourteenth-century mural paintings which were discovered in 1918 when, after a severe storm, colours appeared in the plaster. The paintings are best seen in damp weather, and it is interesting to note that in certain rare atmospheric conditions other pictures appear.

Next to the Fishermen's Chapel, incidentally, and missed by most visitors, is one of the old "perquages" once used by criminals who had taken sanctuary in the church and were fleeing the island. These 24-ft wide paths led to

the sea, and on them a criminal enjoyed the same immunity as he did in the church—a pre-Reformation touch of humanity, in an age of rough justice, which invited the chequer punishment of all: self-deportation.

The other place which I make for whenever I return to Jersey is the zoo. But Jersey Zoo is a zoo with a difference. For example, there is a baby there called Ramenda who is under the firm impression that I am her father. She gazes trustingly into my eyes, makes cooing noises, and holds firmly on to my finger with her own tiny fist. And I would not mind if it were not for the fact that Ramenda's real father has a chest measurement roughly twice mine, bends iron bars with his bare hands, is exceptionally hairy, and tends towards public displays of bad temper.

Ramenda's father is Jambo, a massive lowland gorilla. He lives in Jersey Zoo, where he has shed a number of offspring, and he is a key figure in the objects of the zoo which was set up by author and naturalist Gerald Durrell in the 20-acre grounds of Les Augres Manor, an historic house in the north of the island, and which is today the headquarters of the Jersey Wildlife Preservation Trust.

As its name suggests, the trust is dedicated to the preservation of threatened species of mammals, birds and reptiles rather than to the provision of public entertainment. So you will not find any elephants, giraffes, or zebras at Jersey Zoo—but you will find families of gorillas, playful orangutans, lots of lively but very rare leopards, and colonies of birds like the white-eared nuthatch and the bare-faced ibis which are, or have recently been, threatened with extinction.

Jersey's highest-graded hotels—among them the Atlantic, L'Horizon, Longueville Manor, St Brelade's Bay, and Water's Edge—rank with the best in Europe and can be unreservedly recommended. The choice of accommodation on the island is immense, and there is something to suit all pockets. I like the businesslike Maranda close to the airport (could that really be a mermaid in a glass case in the bar?), the Central is good for families and is close to St Helier's excellent shops; and there are good cheap-and-cheerful package holidays available at hotels like the Mayfair. There is also a big choice of bed-and-breakfast accommodation, and several good camping sites.

For eating out, try La Capannina Restaurant in St Helier, which is arguably the best restaurant in the Channel Islands, or perhaps the Moorings Hotel or the Dolphin at Gorey, the Seagreen at Petit Port, or the cheerful Bistro Borsalino. There is also a choice of eating places at the Fort Regent Leisure Centre, towering above St Helier, while evening cabaret entertainment at places like Caesar's Palace regularly reaches West End standards.

How to get there: British Rail's "Sealink" services operate regularly between Jersey and Weymouth, and include roll-on roll-off car ferry

facilities. Numerous airlines connect Jersey with various points on the British mainland, the best being British Caledonian's jet service from Gatwick.

Several inclusive tour operators have "packages" to the island, and specialists include Modernline Travel (from £69 a week by air staying at the Mayfair or one of three similar hotels; from £124 a week staying at the more exclusive Little Grove Hotel, which can be recommended); Preston Travel (from £90 by air for a week at L'Hermine); Thomas Cook; Pitt and Scott; and Maniet. Car hire is cheap; Avis rates start at about £3 a day, according to season.

Jersey Tourist Information Bureau: Weighbridge, St Helier, Jersey, Channel Islands.

Robin Mead

Robin Mead is the author of a new pocket guide book called simply Jersey and published by Modern Guides at 95p.

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George Hutchinson

Bullock: a new obstacle for the Tories

Amid all the uncertainties of the day we can be sure of one thing: the Bullock report on industrial democracy, so called, has added a further element of disharmony and discord to the troubled sphere of trade union politics. This is the measure of Lord Bullock's new service to the country, just as so many were hoping for a happier relationship between the TUC and the various interests, institutional and otherwise, with which the unions have so often been in conflict.

It is a depressing achievement, not least for the Conservative Party, whose leaders have been making a genuine and constructive attempt to reach a better understanding with the TUC. Now the Tories find themselves opposed to the proposals for worker directors nominated by the unions. No doubt the legislation which Mr Len Murray wishes to see "on the statute book in 12 months" will meet delay and modification. If enacted at all, it may disappoint its expectations. For the present, however, Lord Bullock and Co (except for the three dissenters on his committee) have succeeded in devising—there have called into being—a fresh obstacle to cooperation with the Conservatives; and not only the Conservatives, of course, but the CBI and innumerable individual companies, not to mention the Liberal Party.

To my mind, Lord Bullock will carry a heavy personal responsibility for any worsening in industrial relations that may result from such divisive and provocative recommendations. This is not a burden that many would care to risk, and is all the more astonishing when courted by an important modern historian—the author of *Hitler: A Study in Tyranny*, of *The Life and Times of Ernest Bevin*.

Although Macmillan is not his own publisher, I thought that it might be interesting and informative to find out how a large, civilized, socially responsible and illustrious house, long established and still independent, still a family business, had responded. Mr Alexander Macmillan, the deputy chairman, had this to say to me:

"In common, I suspect, with most business people, my reaction to the majority report of the Bullock committee is one of horror. Having been led to believe that it was to be about the furtherance of industrial democracy, it came as a blow—albeit not totally unexpected—to find that it is

about the furtherance of trade union power.

"The majority proposals can in no way be considered 'democratic', and indeed their enforcement by law is going to impede enlightened management from continuing the orderly and controlled programme towards greater staff participation and involvement in decision making that most have been engaged on for some years without the goad of central government's lash.

"Furthermore, those companies whose future will be altered by these proposals in a way that the management might not have already considered, must be on the brink of collapse due to horrendous staff relations. The demagogic proposals and simplistic answers of the majority report will prove irrelevant in such a case. The only sure outcome that I can predict from this mess, so typical of the collectivist mind, will be such a conflict of interest that the much needed and called-for reinvestment in British industry will be further delayed while already depressed management and staff are forced to waste more time on yet another irrelevancy."

I repeat: it is all rather depressing. The promise of recent weeks, slight though it may have been, seems to be dissolving.

Mr David Lane, chairman of the Commission for Racial Equality, invites us to think that Mr Enoch Powell is less familiar than himself with the immigrant communities. He wishes that Mr Powell—who knows Wolverhampton so well, and not only Wolverhampton—could see something of Notting Hill in London. This is a neighbourhood with which Mr Lane suggests an intimate affinity.

Now it is true that he lives within a few minutes' walk of Notting Hill Gate—which is not quite the same as the Notting Hill of his allusion. The reality is that he has a pretty good and valuable house in an elegant, expensive backwater, far removed in atmosphere from the teeming conditions of the Notting Hill to which he draws our attention. In this and other respects he is not unlike Mr Mark Bonham Carter, of the Community Relations Commission, whose London home is in a very similar street across the park.

It is not only disingenuous of Mr Lane to hint that he is more familiar than Mr Powell with the immigrant community: it is extravagant.

Times Newspapers Ltd, 1977

Jack Jones puts his case for workers' representatives on company boards

Democracy must not stop at the factory gate

The right to elect our government is a recognized principle of our democratic system. Is there any reason why such a principle should not be applied to industry also?

Our democracy still stops short at the factory gate. We have a right to vote for our MP. We have no right to participate in decision making in industry. People in industry are increasingly seeing the need to have this right and will not be satisfied until it is secured.

The pioneers of our union and of the labour movement fought long and hard to win a vote for working people in parliamentary elections. We will have to demonstrate the same spirit to win the vote for working people in our factories and offices. But with a united and determined effort from the shop floor we can and will succeed.

The hub of the Bullock Committee proposals is to give to employees and their trade union representatives, the right to a place in the board rooms of all the large companies in the land, and to secure seats on the basis of equal representation for employees (elected through

the trade union machinery from the works shops and offices) and for representatives of the shareholders, with a mutually agreed third element.

This could open the way to more efficiency in British industry.

There ought to be no doubt that it is only by taking places on the board that working people can have a proper, continuous, and a real say on the important decisions of a company.

We will only get this when we have representatives on the board. In this sense the Bullock proposals represent an extension and enlargement of collective bargaining and of the trade union's role.

The Government is committed to an extension of industrial democracy by its election manifesto and by the social contract. But the gap between words and deeds can be a deep one. As the Bullock Committee argues, now is the time for action. The demand must be to make 1977 a year of real progress for industrial democracy. The Government should introduce a Bill as promised, this year, to provide for seats on the board of private companies along the lines of the report.

The same Bill should also make changes in the laws governing publicly owned industry, it should provide for trade union representatives on the nationalized industries boards, on the lines of the Bullock proposals with equal representation for people elected from the workers in the industry and for Government appointed representatives, and a smaller third slice jointly agreed by the first two groups.

We have three choices—we could bury our heads in the sand and reject these proposals, we could stand on the sidelines and criticize them, or we can take up the challenge they offer. Is the future of trade unionism just to remain as a mere fighting organization, existing only because there is an employer to combat, or is it to secure a real measure of influence in industry for working people?

Our union rules and policies have traditionally been in favour of the latter—now we have the opportunity of transforming words into deeds!

This article is reprinted from the February issue of the newspaper of the Transport and General Workers' Union, of which Mr Jones is general secretary.



The day the telephone rang and voice whispered 'Gandhi has been shot'

My phone rang and a voice whispered the words that stunned the world: "Man fired four shots at Gandhi point-blank range—worse feared."

The news shattering the calm of that Friday evening in New Delhi came from a millionaire's mansion where Mahatma (Great Soul) Gandhi, apostle of non-violence and father of India's independence, lay dying from an assassin's bullets.

It came with stupefying suddenness, transforming a day of banalities into a night of tension.

Until then, nothing politically exciting had happened: items had trickled in on the printer; reporters had come back to the office with routine news items; January 30, 1948, looked like passing peacefully. Only one assignment—the Gandhi prayer meeting—had still to be covered. There was no reason to suppose that this prayer meeting would amount to more than the customary sermon or rambling dissertation by Gandhi, perhaps a recital from Buddhist scripture or the Koran; devotional hymn-singing and rhythmic hand-clapping.

I had attended several prayer meetings, mixing with the crowd on the carefully tended lawns behind Birla House. I had watched Gandhi muffled in white homespun, small and fragile, head sunk in meditation or smiling, pass through the arched doorway from his bare room by the rose garden to the red sandstone summerhouse or to a wooden platform for his meetings.

The gentle, husky voice seldom said anything a foreigner understood until he read the words in the next day's papers. Gandhi's nightly remarks claimed much space in Indian newspapers but seldom made an impact outside the country. I did not expect much if any copy from the prayer meeting that night though I had two recent events in mind.

Less than a fortnight earlier Gandhi had fasted for 121 hours "for Hindu-Muslim unity". He broke the fast with a glass of orange juice only after members of the Indian Government and heads of all parties, communities and organizations had signed a pledge to complement seven conditions he had prescribed for communal amity. "If this pledge is fulfilled", he said, "I assure you it will revive with redoubled force my intense wish and prayer before God to live my full span of life, doing the service of humanity till the last moment."

That span, according to learned opinion, is at least 125 years, some say 133.

Despite this I had a feeling—and feel it to this day—that Gandhi's death was a tragedy that should have been avoided. I think I should have tried to do what the Government ought to do without further delay. That is to introduce an Act which will recognize the truth about what we are doing to animals and seek to bring it under some degree of effective control. At least that.

Hugh Jenkins

The author is Labour MP for Warrington, Putney.

Gandhi fasts had stopped riots, turned hymns of hate into songs of love, averted crises and disasters, saved countless lives. His last major fast, with

terminal possibility of his 78 years, had country in suspense, not afford to miss a new fast. Underal time, it would have been the Mahatma's.

The second event on January 20, 20, ending his 15th fast home-made bomb or Gandhi's prayer, was unperurbed and Mountbatten he thou (ary manoeuvres a been taking place".

These were some of my mind when Mr E. young trainee repor Associated Press (APF) with which worked in partnership in to say he was a prayer meeting.

Knew Roy by name quite new in the office. "Watch out for a new fast", I said anything you get be office. "Phone it's!"

Roy went off almost forgotten a after an hour. (C transpired, had evening light upon ally late, about 5.46 dar Vallabhbhai Patel Deputy Prime had sat cherting Mahatma in his gl room until 5 o'clock Gandhi then took watch and said to me time for me t prayers", Patel late nation.)

I took the 'phone. version went some this: "Man fired four Gandhi... Man i shoots at Gandhi po range... Man fired "What, what...wll ing?"

"Roy speaking four shots at Gandhi. When supreme ne a torrent of though checks—source, occasion, timing, follow-ups—found an reporter's head and mental process sets in of the announcements momentarily unconcom Roy... Roy... Roy... tried desperately him, repeating aloud almost without taking. A senior Indian repot ing my end of the station, grabbed the "Roy, Roy four sho Gandhi... Man fired "Is he dead, is he shouted into the phos "Don't know, noboy... man fired four Gandhi... don't know knows... if dead feared."

"Stay there, Roy move, stay there; i ready; did you see did it? Don't say anything, Roy... Roy do a think you haven't thing; stay there, w't round."

Roy might have t only press eye-witnes fretted last others ex account.

My message to Reui "Gandhi shot. Po range. Worst feared."

Doon Cs

Why the cruelty Act is really no more than a licence to inflict pain on animals

I am not an anti-vivisectionist. I am not even particularly fond of animals and find drooling over them positively distasteful. I have never belonged to any of the animal lobbies and for more years than I care to recall I have done no more than go through the lobbies occasionally against some of the more obvious barbarities, such as hare coursing.

In the last year, however, largely through pressure from one of my constituents, who caught me in the doldrums period between being a minister and becoming totally reabsorbed into backbench activity, I have gradually realized that the Cruelty to Animals Act of 1876 protects living creatures very little and that the view can be taken by reasonable persons that it has become a measure to prevent cruelty to animals.

A hundred years ago the number of experiments a year was less than four hundred. Today the figure exceeds five millions. But let us take a single example.

Not one concerned with testing talcum powder or with che-

mical or bacteriological warfare, though there are thousands of those; let us rather take an essentially worthy experiment, done not to enhance anyone's profit, though there are hundreds of those, but a test by the Fire Research Station at Boreham Wood which was carried out under the auspices of the Department of the Environment.

This study was reported on in Fire Research Note 1048 in February last. Its purpose was to examine the labelling toxicity of poly-vinyl chloride pyrolysis products.

Twenty guinea pigs and 20 rats were exposed in a chamber containing a mixture of carbon monoxide and hydrogen peroxide for 30 minutes. They were then withdrawn and examined for effects. These experiments were repeated but not as often as was intended, because of gross damage to the animals. Many were dead on withdrawal. Some guinea pigs were alive for up to a week before being killed but, on humanitarian grounds, the remaining rats were killed after 24 hours.

It was proved that high concentrations of hydrogen chloride in the presence of carbon monoxide caused severe tissue damage and distress to the animals.

I asked a question about this and I also wrote a letter pointing out that pain had been inflicted on living animals. I received a non-answer in both cases. I pursued the matter and eventually Dr Shirley Summerskill said that she would write to me. She did so on December 24 and told me that she had obtained a report and was satisfied that the experiment was carried out under licence and that the conditions of the licence were observed. It is a condition of every licence that if an animal at any time during an experiment is found to be suffering severe pain which is likely to endure, that animal must forthwith be painlessly killed.

Dr Summerskill was satisfied that the degree of pain involved was not such as to warrant painless destruction of the animals concerned.

I wish I were satisfied. I should like to be, for I am

sure that everyone concerned in this experiment acted for the best and with no thought in mind but the greater future safety of mankind. But there are other causes for concern.

It is clear that extreme pain was endured for a considerable period by these animals prior to their destruction. That being so, it is also clear that what now decides if cruelty occurs is not whether the animal suffers but whether the object of the experiment is the benefit of mankind. If this criterion is observed, then anything goes. In other words, the Act really is one to permit cruelty to animals, under certain conditions. In 1975 85 per cent of the experiments took place without anaesthesia yet in the whole of the hundred years the Act has been in force there has never been a single prosecution.

How could there be? This Act legalizes that which it purports to prevent. Read the last sentence of the previous paragraph again. There were 41 million such experiments in 1975 and still more last year. Consider what is going on all

over our country as you read this.

In 1965 the Littlewood committee recommended that the Act should be drastically amended. Among other things one of the effects of the proposed amendments would have been to bring the infliction of pain on animals under much closer control. The committee specifically recommended against administrative changes. Except on a couple of points they felt that only legislation could effect the change of emphasis which their recommendations were clearly designed to bring about.

Successive governments have done precisely what the committee advised against. They have gone in for administrative tinkering but have left the basic Act unchanged.

It can be argued that all the certificates issued to permit experiments that cause animals pain have to be allowed by the Secretary of State but the latter does not see the certificate and usually only the experimenters see the experiment. It seems that successive ministers have come to the conclusion

that the infliction of pain upon animals is justified if it is carried out in the interests of humanity. In other words, that the end justifies the means. Does it?

Assuming that this may sometimes be so, should not each such experiment have to be justified and should it not take place in the presence of someone not involved in the experiment? There are only 14 inspectors, yet over 11,000 licences performed over 5 million experiments in 1975.

I am keen on a public lending right for authors and I would like to test the water on voluntary euthanasia but if I had been lucky in the ballot for private members' Bills I think I should have tried to do what the Government ought to do without further delay. That is to introduce an Act which will recognize the truth about what we are doing to animals and seek to bring it under some degree of effective control. At least that.

Hugh Jenkins

The author is Labour MP for Warrington, Putney.

Sportsvieiw

The caddy who has become Europe's golf hero

As Severiano Ballesteros starts his military service with the Spanish air force we publish a translated extract from an interview given by the 19-year-old Spaniard who has become the golfing toast of Europe.

Since finishing runner-up to John Miles in the British Open last year, Ballesteros has gone from strength to strength, winning the Dutch Open, the World Cup for Spain with M. Pinero, and leading the British order of merit by a big margin. Altogether last season he played in 35 tournaments and failed to make the cut only once.

The original interview, with the French world cup player Bernard Pascasio, a Basque who has been a friend of his for years, appears in the January issue of the French golf magazine, *Golf Européen*. Can you remember your first day in golf?

When I was nine I went to watch my elder brother, Manuel, play after he had done a day's caddying. We practised secretly in the evening because the course was open only to members. For years I just played with an old eight-iron that had been given me by Manuel when he turned professional.

What was your first competition? The caddies' championship at the De Pedrena club. I must have been about 10. I finished fifth. At the first hole, the

very first hole I ever played in competition, I took 10. Still, I played the nine holes in 51. The following year I finished second with 42. The third year, over 18 holes, I won with 79.

I played in that event, which for me was the world championship, until 1973. By then it was over 36 holes, and I returned a 65 in the second round. I was 16 at the time and one year later, in 1974, I turned professional. In April, 1974, I went abroad the first time. I entered for the prequalifying in the Portuguese Open at Estoril. I was soon home again, having taken 89.

You developed very quickly in professional golf after that. That meant heavier expenses. How did you manage?

A member of the club looked after me. Take a good note of his name—Cesar Campuzano. He paid all my travelling expenses in return for a percentage of my winnings. I am still with him; at this moment I am under contract to him. It is true we are going to separate in the new year because circumstances have changed a good deal. But right through 1976, in all the championships I played we had the same arrangement as when I was still a caddy. I met my new manager, Ed Barner, for the first time at the Lancome Trophy in 1975.

Tell us about your first trip to America when you stayed with Barner. I spent a week in Los Angeles



in 1975. I used to work at my English from seven to nine each morning. I got an hour off for lunch and the rest of the time I was playing golf until six in the evening. I felt lonely on that trip because of the language barrier.

What is the hardest part of the tournament circuit? Being constantly on the move, and perhaps also the changes of climate. Golf is universal. How did you feel about finishing second to Johnny Miller in the British Open last summer? A feeling of sudden frustration. I felt I could win. This year in the Lancome you beat Palmer. Tell us about those five birdies in the last nine holes. I think those were the best

nine holes I ever played. The turning point came at the thirteenth. My first putt ran 10ft past but I holed the one back. That was crucial. At the twelfth I plucked up courage to congratulate Palmer on his driving. With a wistful smile he replied: "I would swap it for your putting." The clinch came at the fifteenth. I sank a 10ft putt for a birdie and out of the corner of my eye I saw Palmer lowering his eyes and shaking his head from side to side. At that moment I knew his morale had gone, and that made me feel great.

How do you explain the success that Spanish professionals are enjoying? Because their circumstances are humble. They are hungry, as the saying is.

Have you an idol among professionals today? Jack Nicklaus. How can anyone hit the ball so far and so straight?

Some say that part of your success is due to your ability to treat all tournaments alike. They are all the same to me, but that means I take just as much trouble over the assistants' event as over the Open.

One is simply more than the other. Like everybody else, I play against par with 14 clubs. Is there a fault in your game? Without doubt my chief defect is my temperament. Sometimes I get too excited.

The psychology of women's response to violence

Many people have been surprised and shocked at the extremity of some women's reaction to the burial of the recent mass murderer and their attempts to desecrate his grave in holy ground. But it is in line with historical precedents. Women, far more than men, often have to keep themselves under tight emotional control for the happiness of many families depends on it. But sometimes the control is strained beyond the limit. At women's conferences, for example, resolutions to restore hanging are not uncommon. And women sit around the guillotine to watch when they can restrain themselves no further. They on such occasions can more intense and violent of men. We must however, lose our fundi respect for women's control when they art times stirred up by normal limit of resistanc

in France and Britain past, windows overlooking scaffold were rented rates and the specta torture and death wets by mixed social parties. But to women's credit, it was they and who started the reea peace marches which decided that the violat Some too far. There are expland all this? One can theorize. Women, as a are gentler and general fewer outlets for re answers than men. But I will burst from time when they can restrai selves no further. Thei on such occasions ca more intense and viola of men. We must however, lose our fundi respect for women's control when they art times stirred up by normal limit of resistanc

Dr William St

Work in d helps land take iative

John Woodcock
Correspondent

It was a day in the doldrums, a day when the sun was in hiding and the temperature was in the teens. It was a day when the only thing that was happening was the rain falling on the roof of the house. It was a day when the only thing that was happening was the rain falling on the roof of the house.



Randall moved swiftly to hold a brilliant catch.

quarter hours was well made and pleasing to watch. He is a short left-hander, who wears the nearest thing to a platform shoe that I have seen on a cricket field. He has played better today, I think, than MCC knew he had. He had hit four fours, mostly hooks and side drives when he chopped on to Greg. Half an hour later Viewnath, pushing out at Underwood, was caught at slip off bat and had a brilliant catch. In seven innings in this series Viewnath has made only 87 runs and he is India's best player. There were those in the Indian dressing room who felt that today, not for the first time, Viewnath was at the wrong end of a questionable decision.

Maine Road audience closer to Cup's spirit

By Norman Fox
Football Correspondent

With five of today's 16 fourth round FA Cup ties confined to first division clubs, there is a wide spread of interest across the other divisions and perhaps the day will also provide one survivor from outside the league, southern Hile Northwich, Victoria, whose home for the occasion will be Maine Road, Manchester, where they meet Oldham. They will be first with the news by having a 2.30 kick-off.

Manchester holds both the advantage of the extreme outside and appeal of the town's most attractive match. Across the edge of the city at Old Trafford Manchester United will be playing Arsenal. The two teams are of similar outlook should offer exciting fare but perhaps it will be the smaller audience at Maine Road who will be closer to the real spirit of the Cup.

Ice skating America is Cousins's country

From John Hennessy
Helsinki, Jan 28

It became clear last night, if there had been any doubt, that Britain has another Olympic champion in the making in Robin Cousins. His third place in the European skating championships, behind Jan Hoffmann (East Germany) and Vladimir Kovalev (Soviet Union), points to the possibility, even the probability, of a spectacular victory at Lake Placid, New York State, in 1980. This is not his first, and any success that comes his way in the meantime will be regarded as a bonus.

Robin Cousins, 20, is a young man from home, he gave us only one- and seemed at a loss afterwards to explain why. It had not been intended that he should take the ice to play it safe and, having safely landed his triple toe salchow, he found himself, almost against his own will, doubling jumping to the next element.

Union seley should progress ohn Player Cup

West
Correspondent

Under-18s—Lancashire, Sale, 5 Saracens—have beaten 1st season, and of those have won at the Red. Chester club prevailed 13-3 in October, by 13-3. They have a record in the first round of the competition, when they were defeated 13-3. They have a record in the first round of the competition, when they were defeated 13-3.

Athletics Miss Few flops back with a victory

By Cliff Temple
Athletics Correspondent

Rosaline Few, of Altham AC, whose athletic career was threatened by chronic injuries, has won her best form by winning the women's high jump on the first day of the national indoor athletics championships, which are sponsored by Philips, at RAF Cosford last night. Miss Few, who has won the title she has won twice before, cleared 5ft 10in, but the title was decided on the count-back. It was at 5ft 7in that her rivals took their leave of the contest, the only one to be defeated, Miss Gibb, cleared the bar in two attempts to Miss Few's successful try, and it was that which was to decide the championship.

Second away win for Portsmouth

Portsmouth deservedly secured their second away win of the season in the third division by beating Tranmere 3-1. The first goal in the thirty-second minute following a corner, then a minute later Pullar scored a second. A goal by Allen in the 45th minute, minutes before Tranmere's half-time break, secured a spectacular third goal with a 25-yard free kick.

Motor rallying Munari wins for record fourth time

Monte Carlo, Jan 28.—Sandro Munari, of Italy, in a Lancia Stratos today completed his fourth rally for a fourth time, surpassing the record three victories of Jean Trevoux, of France, 26 years ago. Munari, driving a Lancia Stratos, won the 1976 Monte Carlo Rally, a 1,200-mile race, in a Lancia Stratos. He won the 1976 Monte Carlo Rally, a 1,200-mile race, in a Lancia Stratos.

League land to meet Wales the world in mind

are slight favourites to win in the opening match proper. Rugby League is a game of the world in mind. It is a game of the world in mind. It is a game of the world in mind. It is a game of the world in mind.

Weekend fixtures FA Cup, fourth round

Arden v Coventry	Aspen v West Ham (3.15)
Birmingham v Leeds	Blackburn v Orient
Cardiff v Wrexham	Chester v Luton
Colchester v Derby	Ipswich v Watford
Liverpool v Cardiff	Manchester Utd v QPR
Middlesbrough v Hereford	Norwich v Oxford
Swindon v Everton	Swindon v Everton
Notts Forest v Southampton	Newcastle v Manchester City

Scottish Cup, third round

Airdrie v Celtic	Arbroath v Brechin
Dundee v Aberdeen	Duff v Clyde
E. Stirling v Albion R	Hearts v Dumbarton
Morton v Ayr	Motherwell v Kilmarnock
Queen's Pk v Alloa	Queen's Pk v Alloa
Rangers v Falkirk	St Johnstone v Dundee
St Mirren v Dundee Utd	Stirling Alb v Elgin City

Rugby Union John Player Cup first round

Exeter v Bath (2.30)	Gloucester v Bath (2.30)
Leeds v Bath (2.30)	Leeds v Bath (2.30)
Leeds v Bath (2.30)	Leeds v Bath (2.30)
Leeds v Bath (2.30)	Leeds v Bath (2.30)
Leeds v Bath (2.30)	Leeds v Bath (2.30)

Football Gilks out of doubles

England. Peter Birtwistle, chairman of the Association's events committee, said: "England teams will be picked by the selectors and no one else. You can take it from me that Mr Gilks will not be playing doubles in next month's Dutch open championships."

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SPORT

Tennis

Connors generates his own heat on day of reduced temperature

From Rex Bellamy
Tennis Correspondent
Philadelphia, Jan 28

Much of the heat has been taken out of the United States professional indoor tennis championships. Connors was the only player seeded to reach the final of the singles who actually did so. While he was beating Flibak, the second seed in the doubles, McNeil and Stewart, were losing a spectacular match on the adjacent court. Case and Richey, playing their first tournament together, came from behind to beat the winners of the French championship and the Masters tournament by 1-6, 7-5, 6-3. It is unfortunately appropriate that because of a fuel crisis which has closed the schools and imperilled domestic supplies, the temperature in the stadium has been reduced to 60 degrees. But for their charitable nature, the championships might have been abandoned. Connors, though, generates his own heat. He has lost only nine games in two matches and is somewhat peeved that he has been denied a quick return contest with Borg—who last Sunday had the unusual experience of heading him. Much I hate to lose," Connors said, "once in a while it opens your eyes and makes you get down to work. I hope to get another chance at him if he stays in a tournament long enough."

Flibak led Connors 2-0 and 40-0 love but lost 10 consecutive games. Connors was all over the place. Once Roche, standing on the dose line at the other side of the

stadium, felt someone playfully nudging his hair. He turned to find Connors behind him—at the end of a long dash during which Connors had hit a scorching forehand winner to finish a game. Connors won another game with a backhand down the line as he hurried round a net post towards Flibak's end of the court.

The Pole told us that playing Connors had a numbing mental effect. "It's not normal tennis. Playing Jimmy is something else. He is a very nice guy, very fast. But he's so confident, and dominates so much, it was a good warm-up for me. I was going from side to side, get a little touch. Now I'm ready to play."

Roche lost only 14 points in 10 service games while beating the fifth seed, Panatta. Borowick won the first seven games from the first set, but Connors, who maintained his momentum long enough to win a close second set. Borowick has been training and practicing hard. "The match is just an extension of the practice," he said. "I was asked who he would like to play in the final. His reaction was instant: 'Nancy Richey'."

Mitton came back from 1-3 down in the third set to beat Roche, who got down to work. He has long been capable of occasional good wins. These days he is beginning to put them together. Flibak led Connors 2-0 and 40-0 love but lost 10 consecutive games. Connors was all over the place. Once Roche, standing on the dose line at the other side of the

Rosewell, looking small and sad and lonely, beat Moore 6-4, 6-4. "He probably had a bit of a let-down after playing so well against Bjorn Borg," Rosewell said. "He didn't serve quite so well today and I play a different kind of game from Borg."

Moore said Borg and Rosewell represented two generations of tennis players. "Conditions are heavier and slower now. They are giving everybody more time to change their grips. It used to be a different kind of game. Borg gives me a lot of space to play in. Rosewell is a lot more aggressive. I don't enjoy being jerked around the court like a yo-yo. But I've always admired him and I like playing him. He's a remarkable man."

Rosewell commented on the week's surprising results. "These days the top players are playing much more in kind of evenness. The more they play the more chance they have of losing. Jimmy hasn't played many tournaments as the other top players and his record is outstanding."

Rosewell, aged 42, said that in recent years he had been having off days more frequently, yet was "still learning" and wanted to hang around in the game.

THIRD ROUND: S. Connors (USA) beat R. Flibak (Australia) 6-3, 7-5, 6-3. N. Richey (USA) beat J. Case (USA) 6-3, 7-5, 6-3. G. Roche (France) beat J. Mitton (France) 6-4, 6-4, 6-4. J. Borowick (USA) beat J. Panatta (Italy) 6-4, 6-4, 6-4.

Long to help them, should get the better of Connors and Moore. Tomorrow's programme also includes two matches in the London League with Hounslow, the leaders, playing Mid-Surrey and Teddington, opposite Basingstoke, who in fifth place, are knocking on Surbiton's door, are away at Vine Lane to the Royal Air Force, unlucky losers on penalty shoot-out to Surbiton last Sunday in the county championship. The RAF who are now preparing for the defence of their services golf course, intend to give Southampton a hard game.

Rounslow should have a better game today against Richmond, who are third on the London League table and just behind Spencer. There is a full programme in the South League, sponsored by Truman and in the premier division of the East Angles, Basingstoke and Basingstoke should expect a strong challenge from Chelmsford at Wards Park, Luton.

La Jolla, California, Jan 28—Britain's Tony Jacklin maintained his good recent form with a four under par 68 in the opening round of the Andy Williams San Diego Golf tournament. Jacklin, whose round was highlighted by an eagle three on the 57-yard sixth, was three shots behind the pack-riding Americans, Tom Kite and Bob Zander, over the Torrey Pines country club course here yesterday.

Kite had seven birdies and an eagle. Tom Watson, the former British Open champion, who won the Bing Crosby tournament last year, was tied for 10th with 74. Jacklin was runner-up to Watson in the Bing Crosby competition. Oosthuizen, of Britain, had a 70.

LEADING SCORERS: 68: T. Kite, R. Zander, 69: J. Jacklin, 70: B. Zander, 71: J. Watson, 72: J. Kite, 73: J. Zander, 74: J. Watson, 75: J. Kite, 76: J. Zander, 77: J. Watson, 78: J. Kite, 79: J. Zander, 80: J. Watson, 81: J. Kite, 82: J. Zander, 83: J. Watson, 84: J. Kite, 85: J. Zander, 86: J. Watson, 87: J. Kite, 88: J. Zander, 89: J. Watson, 90: J. Kite, 91: J. Zander, 92: J. Watson, 93: J. Kite, 94: J. Zander, 95: J. Watson, 96: J. Kite, 97: J. Zander, 98: J. Watson, 99: J. Kite, 100: J. Zander.

STANDINGS (after 1st round): 1. J. Kite, 68; 2. R. Zander, 69; 3. J. Jacklin, 70; 4. B. Zander, 71; 5. J. Watson, 72; 6. J. Kite, 73; 7. J. Zander, 74; 8. J. Watson, 75; 9. J. Kite, 76; 10. J. Zander, 77; 11. J. Watson, 78; 12. J. Kite, 79; 13. J. Zander, 80; 14. J. Watson, 81; 15. J. Kite, 82; 16. J. Zander, 83; 17. J. Watson, 84; 18. J. Kite, 85; 19. J. Zander, 86; 20. J. Watson, 87; 21. J. Kite, 88; 22. J. Zander, 89; 23. J. Watson, 90; 24. J. Kite, 91; 25. J. Zander, 92; 26. J. Watson, 93; 27. J. Kite, 94; 28. J. Zander, 95; 29. J. Watson, 96; 30. J. Kite, 97; 31. J. Zander, 98; 32. J. Watson, 99; 33. J. Kite, 100; 34. J. Zander, 101; 35. J. Watson, 102; 36. J. Kite, 103; 37. J. Zander, 104; 38. J. Watson, 105; 39. J. Kite, 106; 40. J. Zander, 107; 41. J. Watson, 108; 42. J. Kite, 109; 43. J. Zander, 110; 44. J. Watson, 111; 45. J. Kite, 112; 46. J. Zander, 113; 47. J. Watson, 114; 48. J. Kite, 115; 49. J. Zander, 116; 50. J. Watson, 117; 51. J. Kite, 118; 52. J. Zander, 119; 53. 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PERSONAL INVESTMENT AND FINANCE

Pensions

Indexation not the only answer to inflation

Inflation has become a major national preoccupation, and public sector spending makes an important contribution to it. It is hardly surprising therefore that index-linking of public sector pensions should have attracted attention in recent months.

Newspapers' correspondence columns frequently feature the subject and politicians never tire of asking loaded questions or supplying misleading (though accurate) answers in Parliament.

Most of the comment in public is based on envy, that deadly sin which seems increasingly to provide the motivation for modern society. Those who do not enjoy an index-linked pension appear for the most part to be unable or unwilling to think beyond the means which might be adopted for restricting public service pension increases: while those fortunate enough to be protected in retirement by automatic cost-of-living reviews are concerned primarily with justifying their position.

This is not to say that there is no problem. Manifestly there is. Pensioners suffer more from inflation, generally speaking, than any other group of the community, and efforts should be made to protect them. This objective is unlikely to be achieved unless discussions on the subject are raised to a higher plane of responsibility and constructive thought than has been evident so far.

The first step is to concentrate attention on the position of those who are suffering from lack of protection rather than those who are possibly overprotected. This does not imply that the methods of index-linking public service pensions never need review: in exceptional times such as the present, a cost-of-living link may be inappropriate because living standards of the population as a whole are falling.

Any adjustment is likely, however, to be short-term and far less in its impact than seems to be assumed. It may also lead logically to the conclusion that pensioners who suffer a fall in living standards when this is the fate of the nation as a whole ought to share in a rise in standards in more prosperous times. The present system, by linking increases to the cost of living, does not allow this.

The plight of pensioners who are not protected at all, on the other hand, is long-term and of much wider-ranging effect. The ideal solution to their problem—and to that of other members of the community—is to maintain the real value of pensions. There are two reasons why this has not proved the case in recent years.

First, there have been controls over rent and dividend increases, which have prevented investments from returning the sort of yield which would have been expected of them in a free market.

Secondly, and associated with this restriction, there has been a change in the social policy and opinion, in the balance of income away from investors in favour of workers.

Apart from these, there is an unresolvable tension in the relationship between inflation and increases in earnings from industry and commerce. Short-term economic changes upset the long-term trend and make it impossible to know for sure whether a shortfall in rises in investment returns, measured against inflation, is a temporary

problem or the symptom of a long-term trend.

What then can be done about it all? Unfortunately, at this point most participants in the discussion give up. This is partly because problems about investments and financial provisions for pensions are complicated and technical, and people find it difficult to explain them in comprehensible terms.

It is also to some extent because they are more concerned with defending their own way of doing things than in thinking constructively about methods by which their way could be improved, if this involves changes in major principle rather than just minor modifications of detail.

One solution—not necessarily the best nor one without difficulties—would be to compromise between the pay-as-you-go system, normally used in the public sector, and the "funded" schemes of the ordinary commercial or industrial firm, under which contributions are saved up during active employment for future expenditure on pension benefits after retirement.

A pay-as-you-go system which is based on a fixed percentage of earnings automatically reflects changes in the earnings of current employees, and thus incorporates an in-built anti-inflation device. Other countries—France, for example—use occupational schemes on this basis, and although there are technical problems, the majority are not insuperable.

It has been suggested that this system provides the solution to all our problems. But this ignores the important features of a "funded" system. These include the contribution which the savings put into pension schemes make towards the financing of industry and government debt, the security provided by these funds against the insolvency of the employer, and the financial discipline imposed by providing for pensions, largely based on the earnings of the contributor, while he is still working.

Thus the suggestion of a compromise between the two, a "funded" system for active employees, giving them the security which they seek, and maintaining the contribution to the national economy of savings made for the purpose of future pension provision; and a pay-as-you-go system for pensioners, once they have retired, paid for by diverting some of the contributions from their former employers.

This is not, in fact, as radical a change as it may appear. Under the present system, an employer will pay contributions into his occupational pension scheme until the first retirement takes place, but then he may well use part of his contribution in practice to pay the pension. If money is paid into the fund and then part of it paid out again, the effect is not really any different from a partly pay-as-you-go system.

Any development along these lines—or indeed any which involves an element of pay-as-you-go—implies the establishment of industry-wide or nation-wide schemes or some other method to protect pensioners against the insolvency of their former employer. This is the same problem as has been solved in many other countries which adopt a pay-as-you-go approach to all pension provision. The technical problems in combining the two systems; they can be solved, although some do present difficulties. In considering the imperfections of any new initiative, they must be weighed against the imperfections of the present system.

Perhaps some better development can be devised: it is not important that one or another particular solution should be adopted. It is important that serious thought should be given to producing some solution, and a responsible and constructive discussion replace the present acrimony.

Eric Brunet

Insurance

Daunting two years for Mr Sharman

Last Monday Mr Peter Sharman was elected chairman of the Life Offices' Association. It is an honorary post which makes him the official representative of the 79 life insurance companies which make up the association.

A Suffolk man, he has had a life-long career with the Norwich Union and became the chief executive—the chief general manager, in insurance parlance—two years ago. It is not unknown for the top man from an individual life office to become a chairman of the association, but it is not common.

The Life Offices' Association will need a tough touch during the two years that Mr Sharman is in office (reelection for the second year is virtually automatic). On the domestic scene there is the recurrent problem of taking the initiative and having a forthright view, when it is necessary to bow to the 79 different voices and opinions, as it sometimes seems, of the association members. Externally, inter-action with proposed government policy and legislation must continue to increase, making greater demands on the association, and particularly its chairman.

Ironically, it has been the demands of Government in the past five years—through such measures as the contentious Policyholders' Protection Act—which has helped to strengthen the association's role as the representative of the industry.

A few years ago the association was, he says, a "relatively inbred organization". Now it is much more outward-looking.

It will, have to become increasingly so over the next few years. Looking particularly



Mr Peter Sharman, new chairman of the Life Offices Association: its role has been strengthened by the dialogue with government.

large on the horizon is the Wilson Committee on the functioning of the City, with all its ramifications.

"It is going to be one of the biggest things we have had to tackle," Mr Sharman says. "We want to give positive evidence; we are going to devote a lot of time to it."

Appointing the special sub-committee to deal with the Wilson Committee was one of his first tasks as chairman. The two trigger points for debate as far as the association is concerned are providing capital for industry, along with the role of the institutional investor, and, secondly, the control of the City and the institutions. At this stage Mr Sharman thinks that the second issue could be easier to deal with.

The gathering momentum to

deal with the Wilson Committee and other external matters such as the Consumer Credit Act might not strain the association's resources—it "borrows" experts from individual life insurance companies to provide the necessary manpower—but there is a feeling that everything has been on the boil for a long time.

"The last two years have been so hectic," Mr Sharman says, "that one felt that it must be a quiet time."

He was referring in particular to the membership problems of the association during this period, when important old and new life offices either resigned or refused to become members, and, of course, to the introduction of a new commission structure.

These are now largely sorted

out. True, the Equity and Law

still remains outside the association's orbit, but the leading linked-life groups, such as Abbey Life and Hambro Life, have entered the fold.

Membership and the premium-related commission structure, introduced last year after a long debate, are, of course, inter-related. Mr Sharman is right to say: "I think we have achieved more than might have been expected."

But has the association achieved as much as the public might have expected? This is a more difficult question. Certainly, the public appreciated the new and more open commission structure, but it has had reservations about the performance of the association in other respects.

Its attitude to the fate of the policyholders caught in the

falling insurance companies of

1974 was ambivalent, while it was outrightly opposed to the Policyholders' Protection Act. The problem then and now, if a similar situation were to occur again, is that in the final analysis the association cannot easily speak with a single voice if there is not a general consensus among members. The outcome is that negative, or opposing, views seem to come across more strongly.

Mr Sharman is aware that the structure of the association can create problems of this kind. "But what do we want?" he asks. "Dictatorship or democracy?"

He argues that if the democratic Life Offices Association gets it wrong, at least everyone has shared in that decision, rather than having had a wrong decision imposed by a single individual or group. At the same time he is aware that the approach not merely leads to a much more muted outcome than either some members or the public might wish, but it also affects the association's ability to act quickly.

During his two-year term Mr Sharman will be spending three days or so a week in London, rather than in Norwich, although Norwich Union's Friday board meetings are a permanent feature of his agenda.

He is still easing his way into the chairman's seat, but the impression is that if he is as good for the Life Offices Association as he has been for the Norwich Union, then the association can look forward to two formative years.

If he can inject a little more urgency and feel for the public into it as well, then so much the better.

Margaret Stone

Fixed interest investment

FIXED INTEREST RETURNS AFTER THE RATE RISES

Institution	Min/max deposit	Term	Gross rate to basic rate taxpayer %	How interest paid
Building Societies				
Investment assets	25p/£10,000	On demand	12	Net
Term shares	Variable/£10,000	2-4 years	12.9-14.7	"
Clearing banks				
Deposit accounts	£1/£10,000	7 day notice	9½	Gross
Med-term deposit	£10,000/£25,000	1 month/1 year	13½-10½	"
Gilt-edged stock				
Treasury 14½% 1979	a	Negotiable	11.6	Gross*
Treasury 12½% 1983	a	"	11.6	Gross*
Treasury 13½% 1987	a	"	13.8	Gross
Local authorities (See text)				
FFIT	£1,000/£25,000	3 years	12½	Gross
		10 years	14½	"
National Savings				
Nat Savings Bk	25p/£10,000	On demand to £30	6.15	First £40 tax-free
Investment Bk	£1/a	One month's notice	10	Gross
Savings Certificates	£1/£1,000	4 years maturity	13.5	Tax-free
Brit Savings Bonds	£5/£10,000	5 years maturity	9-57	Gross 4% tax-free bonus on maturity
Trustee Savings Bank				
Ordinary	5p/£10,000	On demand to £30	6.15	First £40 tax-free
Special Inv depts	5p/a	7 day notice	8	Gross
	£100/a	1 year	10	Gross

* These rates are for illustration only; ask on application. * Free tax to residents abroad, a: no limit.

Caution as interest rates fall • Local authority prospects

With minimum lending rate cut by a full point on Friday to 12½ per cent, the biggest cut even, interest rates are now making almost as good speed on the way down as they made on the way up last October.

Will the cuts continue? Yes, almost certainly; for just as interest rates were pushed up a mere four months ago to try, in part, to stop the flight from sterling, now they are being dropped in an attempt to stop the rush in the opposite direction.

Foreign investors have been interested in buying British since the pound stopped falling. Now it seems to have come off the floor, they just cannot wait to get their funds into London to take advantage of rates which, even after these latest cuts, are still a long way above anything their money will earn for them at home.

This seems to have largely been the reason why the "super tap"—the £1,250m issue of Treasury 13½ per cent 1993

—ran out on Thursday morning, less than a week after it was offered for sale.

The rush into London is going to continue until London interest rates fall to less attractive levels, or until the value of the pound rises to choke off some of the enthusiasm. Since it might threaten the export drive and the balance of payments, the Government is none too keen on the latter alternative, so interest rates must again take the strain.

What does this mean for investors at home? Well, it means that they have to be quick on their feet if they want to take advantage of it.

Despite the rise over the past three weeks, the benchmark rate that the bull market in gilts is not yet over, but a lot of money has gone into the market which is not likely to remain there for the long-term benefits of high income. Any significant setback could see many people in a hurry to take their profits before they disappear, and any setback in

starting will accelerate that trend.

This suggests that gilts are not for the cautious at present. A better bet is a term investment with one of the banks—if you have £10,000 upwards—or with a local authority, if you haven't.

Local authority rates will be coming down next week, in the wake of the cut in minimum lending rate, but with the coupon on yearling bonds at 12½ per cent last week an investor in this sector is still likely to provide upwards of 11½ per cent on a one-year term.

The building societies, of course, appear to provide a better return, but they will be thinking of cutting their rates, once minimum lending rate comes down to the 11-12 per cent band and the object of the exercise now should be to tie money up for at least a year at the high rates still prevailing.

Adrienne Gleeson

Round-up

Investment trusts on the march • Unit links

All the signs are that the investment trust sector is hotting up to become one of the most exciting investment areas this year. The bid from the British Rail Pension Funds for Standard Trust, and the proposed merger of the Cable and Globe funds, are the pointers that the aspirant bulls of this sector have been waiting for.

After a long period of deep discounts, up to the 40 per cent level at one stage, it was inevitable that some re-rating had to take place—the more so as continuing disappointment with the sector has encouraged groups both within the industry and outsiders to consider other solutions to the discount problem. Ideas such as unitization and liquidation of trusts have been widely discussed over the past year and so, too, have bids.

British Rail Pension Fund's offer is certainly the last investment trust bid which can be expected and as this move gathers momentum one can expect more activity for investment trust company shares. Although the FT-A Investment Trust Index has gone up sharply from its low last October, at 132.87 it is still well short of its 12-month high a year ago.

But although investment trusts were the original vehicle for the small investor, they are, for all that, a very professional market with the pitfalls that implies for the novice. There is, however, an alternative route for the individual whose fancy is taken by investment trusts—the unit trusts which specialize in investment trust company shares.

There are seven of these funds ranging in size from Save and Prosper's giant Investment Trust Units, the biggest unit trust of all, to the Charterhouse Fund of Investment Units with less than £1m under its belt. The accompanying table shows the one and three-year performance record of the trusts.

Despite its size, S & P's fund has done very well and it is also well regarded by other fund managers. Clearly, it will have the most representative portfolio of the market as a whole and, because of its age and size, it has fairly large holdings in many trusts (which in this market are not always easy to build up).

THE INVESTMENT TRUST UNIT TRUSTS

	A %	B %
Abbey Invest.	-11.9	-11.7
Britannica Invest.	-12.7	-5.3
Oceanic Invest.	-15.4	-15.2
M & G Invest.	-15.7	0.2
S & P ITU	-16.1	1.0
Target Invest.	-18.6	10.9
Charterhouse FIT	-19.1	5.5

A: Performance this year. B: Performance over past three.

One word of caution: the troubled situation of the Oceanic group, which has been up for sale for many months, is reflected in the performance. Until the group's problems are sorted out, it would be better to avoid its unit trusts.

More name changes for the remaining chunks of the Slater Walker group: after a three month search Slater Walker Insurance has found a new name for itself—Arrow. "I never knew it difficult to find a new name," Malcolm Taylor, chief general manager, says.

The obvious name of Britannia—no tie in with the sister Britannia unit trust group, for whom Arrow will soon start providing underwriting for unit-linked contracts—was not available.

At Hambro Life there is excitement about the prospects for the group's new whole of life contract. Managing director Mark Weinberg has been anxious to increase the range of "protection" contracts as opposed to "investment" contracts for some time, but to do it in a way which does not lose some of the advantages of unit-linking.

The new scheme enables the investor to contribute to an investment scheme with a "flexible-off" to meet the premiums on very attractive life cover. These premiums, based on a 7½ per cent investment return, can not be guaranteed for ever, but the whole contract and surrender values (no profits are held back for reserves) should make up for that.

Since both the value and the death annuity part of each subject to basic rate tax and, where appropriate, higher rates.

Bonds

A do it yourself approach

Over the next few months insurance companies paying out millions of capital as income come to the end of it. The tax position is the paying higher rates as a result of this money to pay tax appears to be a real original investment.

With most bonds, a set of the purchase is split into two parts. It was used to purchase annuity to provide the balance bought a annuity with a cash designed to grow in as to repay the original investment of the day.

The gain under the bond is subject to rate tax. The gain by the number of the tax which the tax is in force. This figure to one's income for which the bond is and this establishes a higher rate tax, less tax. This rate of tax applied to the whole gain.

Reinvesting in a kind of bond is a fairly attractive despite high rates of interest because for bonds as March 25, 1974, the subject to basic rate as well as higher rates.

An alternative is repayment of cash achieved by means of pension endowment spread of an annuity. Here, there is the that only higher rate basic rate tax) is of the amount of the the gain itself is not because insurance pays tax (at not more than 5 per cent) on the income of its life fund as, effectively, an annuity may operate virtually free basis.

There is, however, a do which can be a term annuity which income, much of which free. A small part of payments, the minimum towards a profit-sharing or policy, and subsequent misuses are met from come payments. The minimum should be all the statutory relief or tax, and the maturity of the policy depends on the initial investment be completely free from.

Perhaps even better it-yourself approach, of the available capital chase enough of a low classed gilt-edged security to replace the whole of investment at redempt free. The rest of the can be used to purchase ordinary annuity, to come, from which happens to be offering yield at the time.

For those who are clearly old, there is the unity to buy an annuity. This will be guaranteed income, but, in most cases, it is gone forever and is recovered.

A variation suits those who have up to or so before retirement state of a capital annuity and an annuity. At the outset, are paid under the annuity. But after the has been in force for a set period, benefits to be taken under the annuity as well.

There is no need to income on the specific and, so long as it is the whole contract, surrender value and also benefit. The surrender not guaranteed but the benefit is the whole, original investment.

Since both the value and the death annuity part of each subject to basic rate tax and, where appropriate, higher rates.

John Drum

Taxation

The implications of saying goodbye to the taxman for ever...

It is a sad reflection of our tax structure that I am receiving an increasing number of letters from readers saying that they are considering emigrating in order to reduce the impact of tax. The question common to all the letters is—emigration of itself sufficient to escape the United Kingdom tax net?

The answer ought to be straightforward but the trouble is that the taxing Acts are very particular in the relationship between inflation and increases in earnings from industry and commerce. Short-term economic changes upset the long-term trend and make it impossible to know for sure whether a shortfall in rises in investment returns, measured against inflation, is a temporary

will automatically achieve this, but there could be snags.

The basic rule is that a person must be absent from these shores for at least one full tax year (April 6 to April 5) in order to be regarded as non-resident and three years to be treated as not ordinarily resident—both backdated to date of departure.

Once non-residence has been established (after absence for a full tax year) the individual can then spend up to three months in this country in each tax year without jeopardizing his or her position. It is, however, most important not to have a house or other residence available as a place of abode in this country.

Following a case that went to the courts many years ago on the meaning of "six months" it is presumed that three months will be interpreted in the same way, that is, three calendar months with hours being taken into account if necessary.

The emigrant must acquire a foreign domicile. By domicile is meant the country which a person looks upon as his or her natural home. It is the place to which, when absent, he intends to return. A domicile is automatically acquired at birth and is called "domicile of origin". This domicile of origin clings to the individual throughout life unless it is abandoned by the act of taking some other country as one's domicile, known as a "domicile of choice".

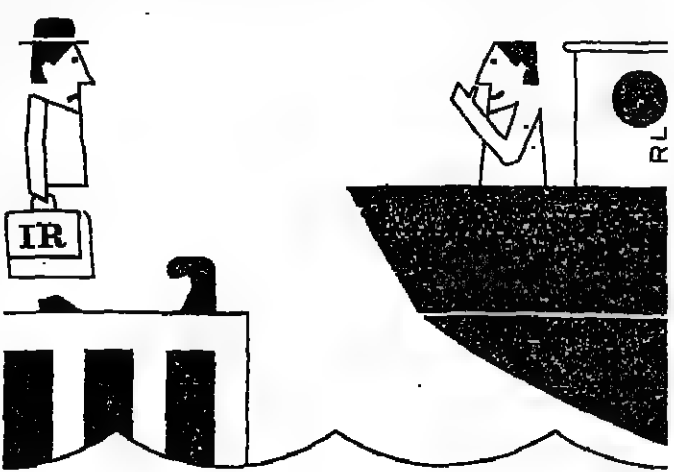
In changing one's domicile there are two essential elements which the Inland Revenue examines carefully. One of them is the extent to which the individual actually resides in the chosen country. The other is whether it is intended to make the new country his or her permanent home. A statement of intent is not sufficient and the Inland Revenue will require evidence to show that intentions are bona fide.

Some decisive steps will need to be taken and although their precise nature is not set out in the taxing Acts there are a number of guidelines to be drawn from case law. Certainly the home in which the individual has been living in this country should be sold. Membership of clubs here should be relinquished.

If the individual holds any directorships in a British company it would help his case to resign, as would be the closure of bank accounts here. In the new country a will should be made. If there are children they should be sent to school there and steps should be taken to acquire the foreign nationality.

In the matter of money there may of course be exchange control problems. If there are, the Finance Act 1975 will take this into account.

The rub is that having done all that it is necessary to do in leaving these shores, lock, stock and barrel, it still does not follow that all one's United



Kingdom tax problems are at an end.

Take capital transfer tax for example. For this purpose the Finance Act 1975 has extended the meaning of domicile by laying down rules which deem certain persons to be domiciled here, even though under the

general law discussed above they are domiciled abroad. Anyone who was domiciled in the United Kingdom on or after December 10, 1974, will need to have acquired a foreign domicile for a period of three years before escaping tax on a gift during lifetime or death.

Worse still, those who choose life in the Channel Islands or the Isle of Man as the answer to our tax evils will find this does not work at all for CIT, because they are deemed to have a United Kingdom domicile for all time.

Again if the individual has income arising here, then no matter where he or she is, resident or domiciled United Kingdom income tax will be payable on that income unless it is exempt, or partially exempt, under a double taxation agreement—and here it would be a matter of looking into the agreement between the United Kingdom and the foreign country of residence.

An exception is that interest on certain specified government securities are exempt from income tax in this country if they are in the beneficial ownership of a person not ordinarily resident in the United Kingdom.

If an individual who is a British subject, does have in-

come in this country on United Kingdom tax is he or she will have a proportion of United Kingdom personal allowances.

Capital gains tax is on assets held in this country by an individual who is ordinarily resident here. This tax will be avoided once the emigrant becomes resident and ordinarily resident abroad.

For capital transfer tax, gifts of assets here are liable no matter the donor is resident and died. However, there is an exception, similar to the income, for the government securities listed in the owned by persons not domiciled in the United Kingdom and not ordinarily resident here. The "deemed" domicile sign of the Finance Act discussed above.

Vera Di Palo

BY MARGARET STONE

Enthusiasm stirred by lower rates

of lower interest rates, which has been a factor in the recent rise in the London stock market, continued to dominate the market on Saturday.

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FINANCIAL NEWS AND MARKET REPORTS

Stock markets

Cavenham, J Brown lead march to 400: MLR cut sets gilts alight

The FT Index climbed back over 400 for the first time in more than eight months after a full-point cut in the Minimum Lending Rate stimulated a late demand.

But this impressive rise was helped in no small measure by gains of more than 20p from each of two index shares, Cavenham and J Brown, the former responding to bid terms and the latter after a bullish profit-taking and dividend forecast.

Gilts, too, were set alight by the MLR cut, but a more telling factor was the absence of a new "trap" stock to replace the £1,250m issue which ran out on Thursday and which closed at 199.2, a rise of 1.5p on the day and a premium of 2.5p over the original issue price.

COMPANY MEETING

ENGLISH CHINA CLAYS LIMITED

RECORD PROFITS DESPITE DELAY IN RETURN IN WORLD TRADE

EXCELLENT RESULTS FROM ALL DIVISIONS

English China Clays group

The Fifty-eighth Annual General Meeting of English China Clays Limited will be held at Hyde Park Hotel, London, SW1 8AA on Wednesday, 23rd February, 1977 at 12.30 p.m.

The following are extracts from the statement of Lord Abernethy, Chairman of the Company, circulated to shareholders and Accounts for the year ended 30th September, 1976.

The result for the year to 30th September, 1976 was better than might have been expected, and the Company's performance was a credit to the management and the staff.

The following are extracts from the statement of Lord Abernethy, Chairman of the Company, circulated to shareholders and Accounts for the year ended 30th September, 1976.

Latest dividends

Company	Dividend	Payable	Year	Dividend	Payable	Year
Anglo-Siam (10p) Int	1.25	1.25	1976	1.25	1.25	1976
Anglo-Siam (10p) Int	1.25	1.25	1976	1.25	1.25	1976
Anglo-Siam (10p) Int	1.25	1.25	1976	1.25	1.25	1976

Foreign Exchange

The dollar reversed most of its early losses in Europe yesterday after the release of unexpectedly favourable United States economic data, dealers said.

The US unit rallied to a closing of 2.4220/40 marks in London, off a day's low of around 2.4150 and compared with 2.4250/70 overnight.

Money Market

Bank of England	Rate	Bank of England	Rate
3 months	12 1/2%	3 months	12 1/2%
6 months	13 1/2%	6 months	13 1/2%
12 months	14 1/2%	12 months	14 1/2%

Forward Levels

Forward Levels	Forward Levels	Forward Levels	Forward Levels
1 month	1.00	1 month	1.00
3 months	1.00	3 months	1.00
6 months	1.00	6 months	1.00

Discount market

Once again the Bank of England had to give help on a huge scale to relieve the acute credit shortage in the money market.

The Bank's discount window was opened at 10.15 p.m. and a large quantity of Treasury bills were sold to the market.

Quarries Division

The Quarries Division started the year with a heavy workload carried forward from the previous year. Quite exceptionally dry weather enabled every contract to which materials were being supplied to be completed.

The Division has been successful in securing a number of new contracts, and the workload is expected to continue to increase.

Spot Position of Sterling

Spot Position	Spot Position	Spot Position	Spot Position
1 month	1.00	1 month	1.00
3 months	1.00	3 months	1.00
6 months	1.00	6 months	1.00

Wall Street

New York, Jan 28.—Prices on the New York Stock Exchange closed mixed with the Dow Jones industrial average gaining 2.99 points to 957.53.

The market was characterized by a number of gains, particularly in the technology and financial sectors.

Gold gains 70 cents

Chicago, Jan 28.—Gold futures closed with a gain of 70 cents to \$350.00.

The price of gold rose sharply after the release of US economic data, which showed a strong recovery.

Building Division

Although the Building Division remained active in the early part of the year, the workload has been reduced since July.

The Division is expected to continue to be active in the coming months, with a focus on new contracts and projects.

Clay Division

Improvement in demand has continued, but it has been slight, partly because the growth in the U.S.A. economy has slowed down.

The Clay Division is expected to continue to be active in the coming months, with a focus on new contracts and projects.

IN RISES AND FALLS OF THE WEEK

Company	Change	Company	Change
BP	+880p	BP	+880p
Dunford	+88p	Dunford	+88p
Hammerson	+380p	Hammerson	+380p

ust performance

Company	Change	Company	Change
BP	+880p	BP	+880p
Dunford	+88p	Dunford	+88p

ust performance

Company	Change	Company	Change
BP	+880p	BP	+880p
Dunford	+88p	Dunford	+88p

ust performance

Company	Change	Company	Change
BP	+880p	BP	+880p
Dunford	+88p	Dunford	+88p

ust performance

Company	Change	Company	Change
BP	+880p	BP	+880p
Dunford	+88p	Dunford	+88p

ust performance

Company	Change	Company	Change
BP	+880p	BP	+880p
Dunford	+88p	Dunford	+88p

ust performance

Company	Change	Company	Change
BP	+880p	BP	+880p
Dunford	+88p	Dunford	+88p

ust performance

Company	Change	Company	Change
BP	+880p	BP	+880p
Dunford	+88p	Dunford	+88p

Stock Exchange Prices

Strong end to the account

ACCOUNT Days: Dealings Begin, Monday. Dealings End, Feb 11. \$ Connango Day, Feb 14. Settlement Day, Feb 22.
 \$ Forward bargains are permitted on two previous days.

FUND			Price			Yield			FUND			Price			Yield		
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